

Fixed Expenses	Variable Expenses	Optional or Extra Expenses

Apartment rent	Electric bill	Money for a movie
Cell phone bill	Gas for car	Birthday gift for friend
Health insurance	\$25 copay for Dr. visit	Dinner at Giacomo's
Car payment	Groceries	New DVD
Bus fare to work	Laundry at laundromat	Ball game
Cable	Clothes	Prom
		Trip to Six Flags
A cost determined by personal <u>wants</u>	A cost that occurs regularly but may change in amount	A cost that occurs regularly and doesn't change in amount