

## Variable Costs

There are three types of expenses in a personal budget: fixed expenses, intermittent expenses, and variable expenses. The fixed expenses are the ones that remain the same from month to month and are relatively easy to plan for because we always know what to expect. Rent, mortgage, car payments, and insurance fees are all examples of fixed expenses.

Intermittent expenses are expenses that occur at various times throughout the year and tend to be in large lump sums. Car repairs, clothing purchases and gift giving are all examples of intermittent expenses.

This Variable Costs Bi-weekly Tracker worksheet is designed as a tool to get a handle on your variable or “out of pocket” expenses. Write down all of your purchases throughout the day and at the end of the day record each purchase in the corresponding category on the worksheet. After completing a portion of the worksheet you will begin to see a pattern of your spending emerge. These new numbers will enable you to see where your money is going and make any necessary changes, and will also let you make a very accurate monthly budget.

After completing this worksheet, you will be surprised at how quickly the “little things” add up.

Source: *Money Basics*, Ontario Association of Credit Counselling Services

## Variable Costs Bi-weekly Tracker

Food	Bank Fees	Health	Transport	Pet Care	Dependent Care	Clothes	Entertainment	Personal	Other
Groceries, Coffee, Corner Store, Eating out, Lunches Work/School	ATM, Other	Presc. Meds, Drugstore	Gas, Cabs, Bus, Tolls	Vet, Food	Babysitting, Daycare, \$ to Children	Laundromat	Movie/Game rentals, Night clubs, Hobbies, Lottery/Bingo, Casino	Tobacco, Alcohol, Newspapers, Magazines, Cosmetics	Household goods

### Week 1

Sunday									
Monday									
Tuesday									
Wednesday									
Thursday									
Friday									
Saturday									
<b>TOTAL</b>									

### Week 2

Sunday									
Monday									
Tuesday									
Wednesday									
Thursday									
Friday									
Saturday									
<b>TOTAL</b>									

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TOTAL BI-WEEKLY EXPENSES