

# Expenses

## Fixed Recurring Expenses

Monthly Bills  
Fixed amount  
Due on the same date every month  
Little wiggle room  
Rent/Mortgage  
Car Payment  
Car Insurance  
Cell phone

**Checking Account**

## Regular Variable Expenses

Happen every month  
Timing/Amount Changes  
More control over these  
Groceries  
Eating out  
Gas  
Target run

**Cash**  
**Checking Account**  
**w/Debit card**  
**Credit card**

## Irregular Expenses (Budget Busters/ Buckets/Sinking Funds)

Only happen a few times per year  
Expected  
Vacation  
Birthday celebration  
Car repairs  
Vet Bills  
Holidays

**Individual Saving**  
**High Yield Savings**  
**Account**

## Savings

Emergency Fund  
Short Term Savings  
Long Term Savings

**Savings Account**  
**High Yield Savings**  
**Other Investment**  
**Accounts**