

## Fixed, irregular & discretionary expenditure

GROUP A	GROUP B	GROUP C
Mortgage repayments	Groceries	Holidays
Rent payments	Light and heat	Dining out
Cartax	Fuel for car	Gifts
Car insurance	Telephone bills	TV subscriptions
TV licence	Education costs	Concert tickets

• Wh	at do all the items in Group A have in common?
• Ho	w does Group A differ from the items in groups B and C?

