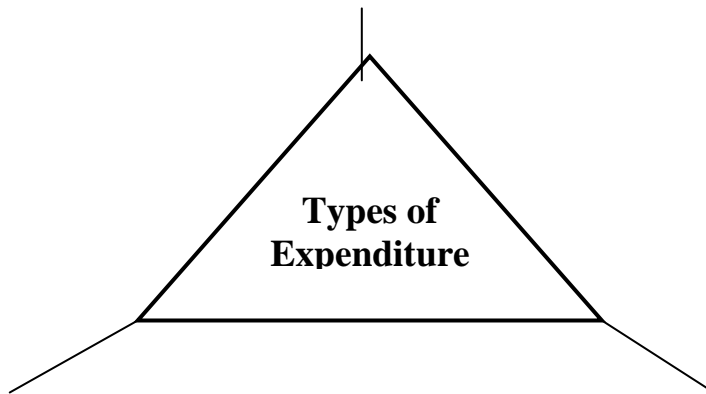


EXPENDITURE

- I. What is Expenditure
 - II. Categories of Expenditure
 - III. How to Calculate your Electricity Bill
 - IV. Budgeting
-
-

I. What is Expenditure

Examples:



(A) Fixed Expenditure

Example:

(B) Irregular Expenditure

Example:

(C) Discretionary Expenditure

Example:

II. Categories of Expenditure

Categories of Expenditure



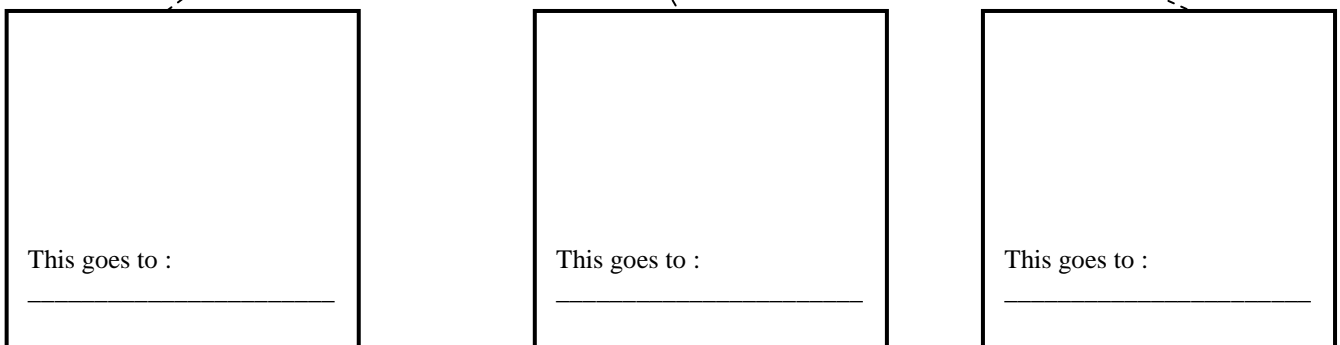
III How to Calculate your Electricity Bill

We buy electricity from the E.S.B

E.S.B.= _____

They send us a bill every 2 months.

There are 3 parts to the Electricity Bill



Steps in Calculating the Electricity Bill

Step 1: Find units used = _____ - _____

Step 2: Multiply units used x _____

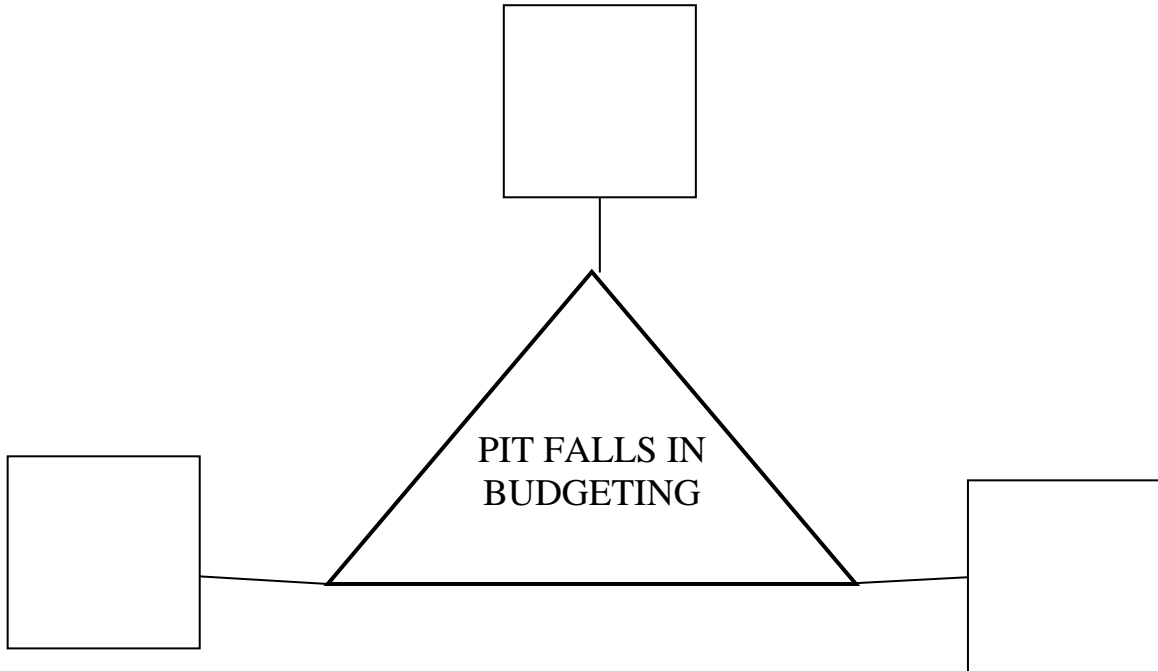
Step 3: Add the S_____ C_____

Step 4: Now find the V_____ A_____ T_____

Step 5: Add VAT to your answer from Step 3.

IV. Budgeting

Example:



(i) Impulse Buying

Example:

(ii) Opportunity Cost

Example:

(iii) False Economies

Example: