**FIXED OR VARIABLE?—ANSWER GUIDE**

1. Advertising **Variable**

2. Maintenance **Fixed**

3. Utilities **Fixed**

4. Travel expenses **Variable**

5. Insurance **Fixed**

6. Property taxes **Fixed**

7. Sales commissions **Variable**

8. Rent **Fixed**

9. Wages **Fixed**

10. Employee bonuses **Variable**

11. Employee benefits **Fixed**

12. Office supplies **Fixed**

13. Permits and fees **Variable**

14. Interest on debt **Fixed**

15. Depreciation **Fixed**