



Says

What have we heard them say?
What can we imagine them saying?



Thinks

What are their wants, needs, hopes, and dreams?
What other thoughts might influence their behavior?



FIXED:These expenses remain the same over reporting periods.

PERIODIC: These expenses happen occasionally across different reporting periods.

VARIABLE:These expenses change throughout the reporting period.

BUSINESS INSURANCE: Workers comensation converge.

Liability coverage

Group health,vision, dental and life insurance

AS THE POPULAR SAYING GOES "IT COSTS MONEY TO MAKE MONEY"

ONE OF THE MAIN GOAL OF COMPANY MANAGEMENT TEAMS IS TO AXIMIZ PROFIT

COMPAINES BREAK DOWN THEIR REVENUES AND EXPENSES IN THEIR INCOME STATEMENT

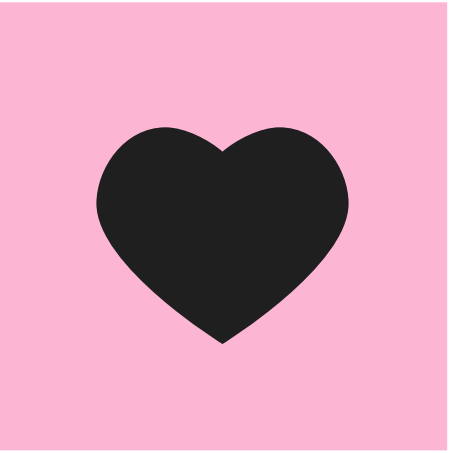
TO IMPROVE MY KNOWLEDGE

I UNDERSTAND ABOUT BUSINESS EXPESNSES



Does

What behavior have we observed?
What can we imagine them doing?



Feels

What are their fears, frustrations, and anxieties?
What other feelings might influence their behavior?