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Central angles worksheet

Budget is a planning tool that allows households to predict their monthly income and expenses. Budget worksheets help you manage recurring monthly expenses and recurring monthly expenses, for example, by tracking expenditures by comparing expected expenses against actual expenses. Like checklists and to-do lists, budget worksheets also serve as roadmaps to help individuals see the big picture and develop strategies to achieve specific long-term and short-term goals. Create a column of revenue streams. Budget worksheets typically track income and expenses for the monthly accounting cycle. For payments that are not received monthly, the payment is recalculated to set up the monthly amount for the purpose of completing the worksheet. Income may include salaries received from sources such as full-time or part-time jobs, as well as less tax. Freelance work; alimony and child support. Create savings subcateg categories for specific budget scenarios. If you need to pay for it yourself first, include the savings category in the worksheet and deduct your monthly savings from your monthly income. Savings may include subcateg categories such as allocation to retirement savings accounts, in addition to savings accounts for emergency funds. Set up budget worksheet categories to record the monthly costs for all household expenses. This includes costs for mortgages and rents, property taxes, insurance costs, utilities, telephone service, cable, transportation, and other recurring household-related services. Set up classifications for all loans and credit cards you owe. Include a separate line on each credit card and a space to track the total balance. It also includes loan payments such as student loans and auto loans. Make an out-of-plan plan. Some expenses occur in different accounting cycles, such as out-of-plan expenses or annual invoices, so they don't easily fit into your monthly household expense estimates. Unexpected expenses are usually associated with professional medical, legal, accounting, repair and maintenance services. Examples of annual expenses include state government costs for car tags and inspections. Family Handyman I've had speed squares in my tool belt for decades, come up with angles and transfer them. But it can't always figure out the task at your eyes, The EZ-Angel measurement & template tool picks up where other squares leave. It can be adjusted to copy two angles at once and can be configured in many different ways to copy and transfer strange shapes. It also has metrics and standard measurement guides to determine the length and center of the material. I found it super convenient for installing plank floors and laying pavements. Template tools similar to EZ-Angel cost about \$20 online and at some home centers. — Spike Carlsen originally published: MarchWith the 2018 Budget Planner, you can breeze through bill payments without sweating and control your finances knowing where your money is going and how much you need to cover your expenses. Budgeting helps you be more aware of your income and expenses, so you can be sure you're spending in a way that supports your financial goals rather than wondering where your money went at the end of the month. If you haven't budgeted, or haven't created a budget in a while, follow this guide. The main steps to create a budget are: Track variable expense expenditures. Build your savings. They get out of debt First, learn more about how to create a monthly budget that fits into your net income, and start tracking your money using this budgeting worksheet. For fixed-cost budgeting, there are two categories of expenses: fixed costs and variable costs. Fixed costs do not change on a monthly basis and are non-negable. This category includes must-haves such as housing, health insurance, and transportation, often making up the bulk of your budget. Don't miss: Tricks to take fear out of off-budget housing The most important part of your monthly budget is the money you spend on housing. Regardless of rent or mortgage costs, housing is probably your biggest monthly expense. Americans spend an average of \$17,000 to \$18,000 a year on housing, working between \$1,417 and \$1,500 per month, according to a study by the Bureau of Labor Statistics. If you own your home, you should also include the cost of property taxes when budgeting for housing costs. Health insurance health maintenance is not free, so you should include medical expenses in your budget planner. Medical expenses include health insurance premiums if they are not covered by work or if they are above coverage using private market insurance, medical expenses that are not insured, and money spent on co-payments and deductions. How much you spend on medical expenses will vary depending on your age, whether you are taking prescription medications, and the cost of your premiums. On average, people between the ages of 65 and 74 spend the most - spending \$5,956 a year, or more than \$496 per month, according to the BLS. Those aged 55-64 aren't far behind, spending an average of \$4,958 a year, about \$413 per month. Learn how to manage your money: Unless you're among the lucky few who can bike or walk wherever you need to go, the first thing to do with all pay traffic is that budgets for transportation are almost as essential as housing budgets. Depending on your living situation, this may include a monthly Metro Pass, car payments, fuel, and vehicle leasing costs. WhenNote that for transportation, some components in this category are seen as fixed, like car payments, while others are different like gas. Overall, transportation costs average Americans about \$9,000 each year, equivalent to \$750 per month. Related: Choosing the right bank account for variable costs, different from fixed costs, the variable component of your budget changes from month to month depending on your lifestyle. Some variable expenses, such as food costs, are absolutely necessary, while others count as discretionary expenditures like entertainment. Creating a budget will prevent overs expenditure on discretionary expenses because you have enough money for essentials. Food and grocery consumption trackers do not complete without categories of food costs. Grocery accounting is an important part of the budgeting process and should also include takeaways and restaurant visits. Don't forget those food costs that slip by you, like a latte you paid for in cash. They can spend quite a bit in a year. Gen Xers and early baby boomers spend the most on food on average because they are larger in households than millennials, according to bls. People between the ages of 35 and 54 spend more than \$8,000 a year on food, averaging \$667 per month. Find: Insider grocery shopping hacks It saves you money utilities, but some utilities - your phone, internet, cable charges, etc. - are fixed, but shift more from month to month depending on the season. For example, gas and electricity costs fluctuate when you crank an air conditioner or winter heater in summer. Other utility costs to consider include water and garbage services. The BLS reported that utilities cost Americans an average of \$4,000 a year, or \$333 per month. Living with entertainment and other extras doesn't mean you're not allowed to enjoy yourself, so include entertainment costs in your budget template so you can maintain a balanced spending habit. The average U.S. entertainment spend is about \$2,700 annually, or \$225 per month. Your discretionary expenses include movies, amusement parks, concerts, or other activities where you spend money purely for fun. Other expenses that are likely to work their way into your budget include personal care costs such as hair care and clothing. On average, clothing and personal care products cost \$2,430 each year, just north of \$200 per month. You may not spend the same amount each month, but securing a personal care allowance will ensure you have the funds you need to make a purchase. And staying healthy can save you money over time, so even with a discounted gym membership, you need to make room on your budget for fitness.Eliminating savings and debt One of the biggest benefits of money management is that you plan to spend according to your financial goals, so you get overall financial health. With that in mind, saving for the future to be financially secure is key to any budget. In terms of retirement, set goals and start saving as soon as possible. Online investment firm Fidelity, for example, advises that you're saving 10 times your annual income by the time you reach retirement age, but more than half of Americans retire. The easiest way to clear up your money is to contribute to a 401k or personal retirement account. In our monthly budget, we immediately deduct this money from our monthly income so that we don't think twice about spending that cash instead. Consider automating your savings as part of a plan to build better money habits. Finally, we need to budget for debt reduction and final debt removal. The vast majority of Americans have a mortgage, student debt, credit card debt, or all three. Just like saving for retirement, secure a portion of your income as soon as you get paid to get out of debt. This same strategy will help you create emergency funds in addition to retirement savings that will serve as a safety net if you encounter illness, unemployment or other financial crises. Next: Easy-to-use budget template templates

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