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Good citizen worksheet

Census 2020: Fact v Fiction (Blog Post) The Federal Trade Commission is partnering with the U.S. Census Bureau to help you protect against potential census scams. Know how the 2020 census process works, what information you'll be asked for —and how many red flags will help... Scams against immigrants (video) scammers who target immigrants offer to help them upon completion of forms and other services in the immigration process. They usually ask for a prepayment, take the money and want to — without providing any help at all. Find out how to identify... With a budget planner, you can wind through account payments without sweating and gain control over 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 make sure you spend in a way that supports your financial goals rather than wondering where your money went at the end of the month. If you've never budgeted before —or haven't done so in a while—follow this guide. Here are the key steps to create your budget: Find and calculate your fixed expenses. Track expenses for variable expenses. Build up your savings. Liquidate the debt. First, learn the details of how to create a monthly budget that matches your net income, and then use this budgeting worksheet to start tracking your money. Fixed expenses When it comes to budgeting, there are two categories of expenses: fixed and variable. Fixed expenses do not change from month to month and are non-negotiable. This category includes absolute needs — such as housing, health insurance, and transportation — and often accounts for the largest portion of your budget. Don't miss out: Tricks to take out the fear of housing budgeting The most important part of your monthly budget is the money you spend on housing. Whether it's the cost of your rent or mortgage, housing is probably your biggest monthly expense. A study by the Bureau of Labor Statistics found that Americans spend an average of \$17,000 to \$18,000 on housing annually, which works out to between \$1,417 and \$1,500 monthly. If you own your home, you must also include the cost of your property tax when budgeting for housing costs. Health insurance to stay healthy is not free, so you should include the cost of health care in your budget planner. Health care costs include your health insurance premiums if you're not covered by work - or if you raise your coverage through private market insurance - as well as costs for health care that aren't covered by insurance and any money you spend on co-pays and deductions. How much you spend on health care depends on your age, whether you take prescription drugs and the cost of your insurance premiums. On average, 65- to 74-year-olds spend the most — \$5,956 a year, or More than \$496 a month, according to the BLS. People between the 55 and 64-year-olds are not far behind, and spend an average of \$4,958 a year, which is about \$413 a month. Learn how to manage your money: The first thing you have to do with any salary transport unless you're among the lucky few who can bike or walk wherever you need to go, transport budgeting is almost as vital as budgeting for housing. Depending on your living situation, transportation costs may include a monthly metro ticket, car payment, fuel or car leasing costs. When budgeting for transportation, keep in mind that some components of this category are considered fixed, like car payments, while others vary, like gas. Overall, transportation costs Americans an average of about \$9,000 a year, the equivalent of \$750 each month. Related: Choose the right bank account for you Expenses vary as opposed to fixed expenses, the changing components of your budget will vary from month to month depending on your lifestyle. Some variable expenses are absolutely necessary, such as food costs, while others are considered discretionary expenses, such as entertainment. Creating a budget will save you over-spending on discretionary expenses, so you'll have enough money for your needs. Food and groceries do not have a perfect uncategorized expense tracker for food costs. Accounting for groceries is a key part of the budgeting process, and should also include restaurant visits. Don't forget the food expenses that elude you – like the latte you paid for in cash: They can work on a large amount of expenses over the course of a year. Generation Xers and early Baby boomers spend the most on food on average, according to the BLS – presumably due to greater household family size than millennials. People between the years 35 and 54 spend more than \$8,000 a year on food, which is offered at \$667 a month. Find out: Insider grocery shopping hacks that will save you money utilities even though some utilities — like your phone, internet and cable account — are fixed, many go from month to month depending on the season. Gas and electricity bills, for example, will change as you rotate your body in summer or in the oven in winter. Other services costs to consider include water and rubbish services. BLS reported that utilities cost Americans an average of nearly \$4,000 per year or \$333 monthly. Entertainment and other budget life savings don't mean you're not allowed to have fun, so include entertainment expenses in your budget template so you can maintain balanced spending habits. The average American's entertainment expenses are about \$2,700 a year, which amounts to \$225 a month. Your discretionary spending can include movies, theme parks, concerts or other activities you spend money on For fun. Other expenses likely to work their way into your budget include personal care expenses, like hair care and clothing. On average, clothing and personal equipment cost \$2,430 a year, north of \$200 a month. Although you can't spend the same amount each month, setting aside a personal care allowance ensures that you'll have the funds you need when you're going to make a purchase. You should also make room in your budget for fitness, even if it's a discount gym membership that staying healthy can save you money over time. Building savings and debt cancellation One of the biggest benefits of managing money is achieving overall financial health because you plan your expenses to align with your financial goals. However, saving for the future to be financially secure is key for any budget. In terms of retirement, start setting goals and savings as soon as possible. Online investment firm Fidelity, for example, advises that you have 10 times your annual income saved by the time you reach retirement age - however, more than half of Americans will retire broke. The easiest way to put money aside is to contribute 401k or an individual retirement account. In your monthly budget, deduct that money from your monthly income immediately, so you don't think twice about spending that money instead. Consider automating your savings as part of your plan to build better money habits. Finally, you need a budget for reducing debt and ultimately liquidating debt. The vast majority of Americans have mortgage loans, student debt, credit card debt or all three. Just like you do for retirement savings, set aside a percentage of your income once you get your paycheck put toward eliminating any debt you might have. The same strategy can help you create an emergency fund in addition to your pension savings that will act as confidence tendencies if you encounter illness, job losses or any other financial crisis. Next up: Budget templates are easier to use to be an important good citizen in banding it out for others, respecting the law, protecting the environment and improving the community. Citizenship can be defined as a member of a particular community or country and building good relations with people within the community. It involves adherence to the rights set out in law and life according to social and moral standards. As a citizen, there is the responsibility owed and those who do not demand under the law. Good citizenship helps support and protect the law. This involves providing any relevant information and evidence when called as a witness. Participation in the local community is another aspect of good citizenship. Staying informed about issues affecting the community is essential in a person's life. Being a good citizen also helps promote values, And equality, which are building blocks in every community. Good citizens are responsible for paying their taxes, which helps the government meet its expenses and provide important services to the people. Although voting is not mandatory, a good citizen usually votes to ensure that a Democratic representative is retained. Parents and teachers can start teaching good citizenship to children while they're still growing up. Pedro Ribeiro Simos/CC-BY 2.0 Informed citizens are necessary for democracy to function properly. When average citizens stay informed, they strengthen democracy and help keep the government under control to ensure the freedom of its residents. Safeguarding information updates people's rights and responsibilities as citizens and enables them to act properly based on their knowledge. Civilians must sift through a lot of information from the government, the media and civic groups. It is each citizen's responsibility to determine what information is relevant and accurate. Media and civic groups sometimes try to influence the public and manipulate the opinion of the masses in a particular direction. Citizens must educate themselves about the source of the information they receive and make decisions accordingly. According to the Huffington Post, mainstream media are sometimes unaware that citizens are aware of this, but there are other reliable information resources available. Blogs play an important role in keeping the general public up to date in 2014. Reputable blogs provide broad views of current issues and link readers to direct links to send letters to members of Congress or public interest groups. They draw attention to the issues they face and warn people who would otherwise be unaware of new policies, laws or changes in government. Government.

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