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Finally win trivial pursuit with your family. With a budget planner, you can raise payments without breaking a sweat and gaining control of your finances knowing where your money is going and how much you need to cover the costs. The budget helps you be more aware of revenue and spending 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 — or haven't made it for a while — follow this guide. Here are the main steps for creating a budget: identifying and calculating fixed costs. Track spending on variable costs. Build your savings. Eliminate the debt. First, read the details of how to make a monthly budget that corresponds to your net income, and then use this budget worksheet to start tracking the money. Fixed costs When it comes to budget, there are two categories of costs: fixed and variable. Fixed costs do not vary from month to month and are non-negotiable. This category includes absolute necessities — such as housing, health insurance and transport — and often account for the bulk of your budget. Don't miss: Tricks to fear out of the housing budget The most important part of your monthly budget is the money you spend on housing. Whether it's the cost of rent or a mortgage, housing is your biggest monthly cost. Research by the Bureau of Labor Statistics found that Americans spend an average of between \$1,417 and \$1,500 a month. If you own your home, you must also include property tax costs when planning for housing costs. Health Insurance Stay Healthy Is Not Free, so you should include health care costs in your budget Health care costs include health insurance premiums if you're not covered by work - or if you cover private market insurance - and health care costs that aren't covered by insurance and money you spend on co-payments and deductions. How much you spend on healthcare depends on your age, whether you are taking prescription drugs and the cost of insurance premiums. According to BLS, on average, those aged 65 to 74 spend the most - \$5,956 a year or more than \$496 a month. People aged 55 to 64 are not far away, spending 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 wage transfer, unless you're among the lucky few who can bike or walk wherever you need to go, the transportation budget is almost as essential as the budget for housing. Depending on your living conditions, transportation costs may include a monthly metro card, car payment, fuel or vehicle rental costs. In the transport budget, bear in mind that some components of this category are considered fixed, such as car payments, while others differ, such as gas. In general, transportation costs Americans an average of about \$9,000 each year, the equivalent of \$750 each month. Related: Choose the right bank account for you Variable charges Unlike fixed charges, the variable components of your budget will change from month to month depending on your lifestyle. Some variable costs are urgently needed, such as food costs, others as discretion, such as entertainment. By creating a budget, you won't rely too much on discretionary costs so you have enough money for supplies. Food and food No consumption tracker is complete without a category for food costs. Food accounting is a key part of the budgetary process and should also include visits to restaurants and restaurants. Don't forget the food costs that slip you — just like the coffee you paid in cash, can be consumed up to a large amount within a year. Gen Xers and early baby boomers spend the most on food on average, according to BLS - most likely because of larger household sizes than millennials. People between the age of 35 and 54 spend more than \$8,000 a year on food, which is made on average at \$667 a month. Find: Insider Grocery Shopping Hacks That'll Save You Money Utilities Although some gadgets — such as your phone, internet and cable account — are fixed, many shifts from month to month, depending on the season. Gas and electricity bills, for example, fluctuate when you raise air conditioning or a heater in summer or winter. Other municipal costs to be taken into account include water and rubbish services. In BLS, it was reported that the cost of averages nearly \$4,000 a year or \$333 a month. Fun and other accessories Living on a budget doesn't mean you shouldn't enjoy it, so include entertainment costs in your budget template so you can maintain balanced spending habits. The average American spending on entertainment costs about \$2,700 each year, which works out to \$225 a month. Your discretionary expenses may include movies, an amusement park, concerts or other activities for which you spend money exclusively on enjoyment. Other expenses that will go your way into your budget include the cost of personal care, such as hair care and clothing. On average, clothing and personal care supplies stood at \$2,430 each year, just north of \$200 a month. Although you may not spend the same amount each month, the personal care allowance will ensure that you will have the resources you need when you go shopping. You should also make room in your budget for fitness, even if there is a discount in the gym membership because staying healthy can save you money over time. Building Austerity and debt relief One of the biggest advantages of managing money is getting general financial health because you plan your spending to comply with your financial goals. With that in mind, saving for the future to become financially secure is crucial for any budget. As far as retirement is concerned, start setting goals and saving as soon as possible. For example, online investment firm Fidelity advises that you have 10 times the annual income saved up to retirement age - but more than half of Americans will retire. The easiest way to put your money away is to contribute to a 401k or individual retirement account. In your monthly budget, immediately deduct this money from your monthly income so you don't think twice about spending that money. Consider automating savings as part of a plan to build better cash habits. Finally, you need a budget to reduce debt and finally eliminate debt. The vast majority of Americans have a mortgage, student debt, credit card debt or all three. Just like you to save in retirement, choose your income percentage as soon as you get paid to eliminate any debt you could have. This same strategy can help you create an emergency fund in addition to retirement savings that will act as a safety net if you encounter illness, job losses or any other financial crisis. Up Next: More Easy-to-Use Budget Templates My TechRadar colleague Matt Swider has written a very positive article about why he's excited about getting Apple Cards when it starts later this year (preferably around August). This is well explained by the thrust of his claim that Apple is a company that is responsible when it comes to keeping your financial information secure. I'm way behind this, also — no one should share your financial information, but this is quite difficult to stop. However, I'm not someone who likes credit cards at all, and there are some items around the Apple Card that give me pause. I have questions and I went to take a bath to see if we could answer them. How can you get there? Offering 2% cashback sounds great, but it's also a little too tempting. For this reason, you want to spend money with an Apple card rather than other means - perhaps your debit card, where you already have money - and rely on customers' minds and focuses on your financial health. We're not as good at this as we are in society. I can easily spend on a cash credit card, because I think I'm fiscally responsible by saving 2% every time I touch it. In fact, this is a slippery slope — and brings me to the first few questions: how much will it be an APR, and how easy will it be for me to ask for this card? At the launch event Apple touted the fact that users can get a card in minutes, but must post a sure thing that users will be able to afford to use it. You could say it's about trusting adults to be smart with their money, that it's not the provider's responsibility to make sure they don't get into debt. But like most people, I'm terrible when it comes to allowing myself to get friends over and over again, and having a cashback credit card that lives on their phone - one that can't be put away in a drawer here and there - could be too tempting for some. Looking at Apple's press release for The Card, it contains a small section on card availability that states: 'U.S. customers can now sign up for the latest apple card news on apple.com/apple-card. The Apple Card will be available to qualified customers in the U.S. this summer. While we don't know what the qualification will be, it's good to know that one will be in place, and that not everyone can just log on to the phone in seconds. Are... How much? Taking control of money — could there be a debit card in the future?' (image caption: Apple) In addition to its commitment to be competitive on interest rates, Apple has said nothing about interest rates to use Apple Kartice No, the check-out of apple card info page has yielded this tidbit of info: Variable APRs range from 13.24% to 24.24% on creditworthiness basis, from March 2019. This seems to be at the lower end of the scale, so this is good news — and huge honours to Apple for scrapping all fees throughout use, as this can lead to a dangerous snowball effect. Of course, you will still get interest charged as with any card, but being in debt will not lead to more debt just because you owe. Which rightly brings me to the next question: why is there no debit card? He found me so bad. features offered by Apple Card: spending trends, the ability to better monitor who you spend with and so on — and I'd also like to use those features associated with my bank account without worrying about closing over-closing. In the UK, Monzo is proving to be a somewhat underground hit with those who want to take more control with their money. It has no international fees and offers incredible transparency about what you spend and where. It seems that the Apple Card has a similar ethos, and has a huge added benefit of being tethered to your Apple ecosystem — so apple's debit card would be stunning. A wider rollout, laser-etched and titanium — like Apple designed a credit card. (image caption: Apple) Next question: when is it coming to the rest of the world? It will be one that is being dragged long, long, I think, because it depends on Apple working with financial authorities in different countries, which — quite correctly — like to make sure everything is clear and above the whiteboard in front of the green lighting of the new provider. Perhaps the basis made with Apple Pay will help here, but it will galling for TechRadar's readers in places like the UK and Australia to hear that Apple News Plus is coming to its regions later this year, but there is no information on when they will be able to pick up arguably the most interesting product that was posted on Apple's latest disclosure. And finally, a small question: what about magnetic finger? Apple is in the US touted 85% of Apple Pay penetration, but what about the other 15%? Of course, it has a fancy titanium Apple Card (something that will obviously draw on many Apple fans only... because it was designed by Apple). But this card doesn't have a magnetic stripe, and there's no signature to check. It may not be a big question, but there will be a time when you can't use an Apple card.... There are rare cases where magnetic tape fails on a normal credit card, so there are mechanisms around it. All of the above doesn't mean that Apple is trying to encourage people to borrow in every way — messages around privacy show that the brand is excited about things responsibly — but before I can even collect a beat of excitement about Apple a step closer to becoming more banking, I'll have to get answers to those questions. Space Week at TechAur brings you seven days of features and news that explore the wonders of our solar system and beyond. After.

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