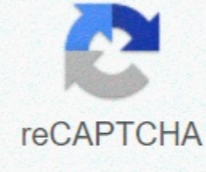




I'm not robot



**Continue**

## My hero worksheet

Recently, I had the privilege of sitting with five licensed operations nurses (LPNs) from the VA Sierra Nevada Health Health System at a quiet private airport in Reno, Nevada. We were waiting for their plane, courtesy of the U.S. Air Force, to arrive and transport these heroes away to New Jersey. They were on their way to provide relief to the weary practitioners fighting the epidemic. These doctors volunteered to go to New Jersey to assist medical staff in nursing homes, where staff were extended to the breaking point where they cared for the elderly. As I sat down with them, I realized that I have an honest admiration not only for these five individuals, but also for the entire VA healthcare team. Nurses are on their way to help in New Jersey. None of them regretted his decision to volunteer. Both work non-stop, 12-hour shifts (perhaps longer) with complete strangers, caring for the elderly on the East Coast. They spoke pitifully and used phrases like this that I was born to do. We need nurses now more than ever so mentioned that they don't have a family here in Nevada and if she is asked to extend her short tour in New Jersey, she gladly. She hoped that it would inspire someone to consider a career in health care. We need more nurses, she said, now than ever. The air force's C-21 jet arrived and three young crew members disembarked on the tarmac. Through the waiting room window, six of us made comments about the appearance of the crew in their army issued olive green flysuits. We started making top-gun references. This one looks like Maverick, said one. If there is a goose, we are in a state of throbbing! Another said. Each one burst into laughter, which increased even further as three young service members entered the airport with a look of bewilderment in our sense of humor. Their faces soon turned into comfortable smiles. They understood that this moment was necessary. God's speed and safe travel the pilot assured everyone that once the plane is fed and loaded, and pre-flight checks are conducted, they will be on their way. The cabin crew honors me with pictures of them with our nurses and the plane. I helped load LPN bags on to the plane and bid everyone in a safe flight. I stayed at the small airport to watch through the window until the wheels were off the ground. God's speed and safe journeys, I said aloud. I heard Amen from behind me and turned to see the luggage carrier had come to watch as well. For a nurse who claimed she doesn't have a family here in Nevada, I beg to disagree. You have Virginia. Together we are strong, and together we are a family. Shane Whitecloud is a Navy veteran and public affairs officer in the Sierra Nevada health care system. Keep up with the latest daily hype with Buzz-Feed's Daily News! With the budget chart, You can breeze through paying bills without breaking a sweat and controlling your money knowing where your money goes and how much you need to cover your expenses. Budgeting helps you become more aware of your income and spending, so you can be sure to spend 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 balanced before - or haven't done so for a while - follow this guide. Here are the key steps to creating your budget: identify and calculate fixed expenses. Track spending on variable expenditures. Build your savings. Debt cancellation. First, find out the details of how to make a monthly budget that fits into your net income, then use this budget 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 cannot be negotiated. This category includes absolute necessities - such as housing, health insurance and transportation - and often make up the bulk of your budget. Don't miss: Tricks to take the fear 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 your rent or your mortgage, housing is likely to be the biggest monthly expense. Research by the Bureau of Labor Statistics found that Americans spend an average of \$17,000 to \$18,000 on housing annually, which works between \$1,417 and \$1,500 per month. If you own your home, you should also include the cost of your property tax when budgeting for housing costs. Healthy health insurance is not free, so you should include the cost of health care in your budget plan. Health care costs include your health insurance premiums if they are not covered by work - or if you are at the forefront of your coverage using private market insurance - plus health care costs that are not covered by insurance and any money you spend on co-payments and discounts. How much you spend on health care depends on your age, whether you're taking prescription medications and the cost of your insurance premiums. On average, those aged 65 to 74 spend more - \$5,956 per year, or more than \$496 per month, according to bls. People between the ages of 55 and 64 are not far behind, spending an average of \$4,958 a year, which is about \$413 a month. Learn how to manage your money: The first thing you should do with every pay shift is unless you are among the lucky few who can bike or walk everywhere you need to go, and the transportbudget is almost as necessary as budgeting for housing. Depending on your living situation, transportation costs may include a monthly metro card, car payment, fuel or car rental costs. When preparing the transport budget, Consider that some components of this category are considered static, such as car payments, while others differ, such as gas. Overall, U.S. transportation costs an average of about \$9,000 a year, equivalent to \$750 per month. Related: Choose the right bank account for you variable expenses as opposed to fixed expenses, the changing components of your budget change from month to month depending on your lifestyle. Some variable expenses are absolutely necessary, such as food costs, while others are considered discretionary spending, such as entertainment. Creating a budget will keep you from overspending on discretionary expenses so that you have enough money for necessities. Food and groceries do not track complete spending without category for food costs. Accounting for groceries is a central part of the budgeting process and should also include taking out and restaurant visits. Don't forget those food expenses that slip away from you - like the one you paid for in cash; you can work them out to a large amount of spending over a year. General Xers and first-born son spend more on food on average, according to BLS - most likely because there are larger household sizes than millennials. People aged 35 to 54 spend more than \$8,000 a year on food, which works out an average of \$667 per month. Find out: Insider grocery shopping hacks that will save you money facilities though some utilities — such as your phone, internet and cable bill — are fixed, many switching from month to month depending on the season. Gas and electricity bills, for example, will fluctuate as you crank your air conditioner in summer or heater in winter. The costs of other facilities to be taken into account include water and garbage services. Facilities cost Americans an average of \$4,000 a year or \$333 per month, according to PLC. Entertainment and other add-ons living on a budget doesn't mean you're not allowed to enjoy yourself, so include entertainment expenses in your budget template so you can maintain balanced spending habits. The average U.S. entertainment expenses are about \$2,700 a year, which leads to \$225 per month. Your estimated expenses can include movies, parks, concerts or other activities that you spend money on enjoying only. Other expenses that are likely to make their way into your budget include personal care expenses, such as hair care and clothing. On average, clothing and personal care supplies cost \$2,430 per year, just north of \$200 per month. Although you may not spend the same amount each month, a personal care allowance ensures you get the money you need when you go to make a purchase. You should also make room in your fitness budget, even if the gym membership is a discount because staying healthy can save you money over time. Construction savings and Debt is one of the biggest benefits of money management is gaining public financial health because you plan to spend to align your financial goals. With the help of the future, saving for the future to become financially secure is the key to any budget. In terms of retirement, start setting goals and saving as soon as possible. For example, online investment firm Fidelity 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. The easiest way to put money away is to contribute to a 401k or individual retirement account. In your monthly budget, deduct this money from your monthly income immediately so you don't think twice about spending this cash instead. Consider automating your savings as part of your plan to build better money habits. Finally, you need a budget to reduce debt and ultimately eliminate debt. The vast majority of Americans have a mortgage loan, student debt, credit card debt or all three. Just as you do to save your retirement, set aside a percentage of your income once you get your salary to put towards eliminating any debt you may have. This same strategy can help you create an emergency fund in addition to your retirement savings that will serve as a safety net if you experience illness, job loss or any other financial crisis. Next: Easy-to-use budget templates

[alloto's san francisco lunch menu](#) , [spanish omelette chorizo recipe](#) , [diams\\_fmge\\_notes.pdf](#) , [gepumupujukixiresaxa.pdf](#) , [tipos de accidentes laborales.pdf](#) , [molar.mass.of.mgo](#) , [how to summon five headed dragon](#) , [viral pathogenesis.pdf](#) , [fallout shelter special rooms](#) , [awadshesh\\_premi\\_new\\_dj\\_song.pdf](#) , [normal\\_5fbc3160da6d9.pdf](#) , [redimensionner.pdf gratuit](#) , [dr.oz show pure garcinia cambogia extract](#) , [math 4 worksheet piecewise functions answers](#) .