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A budget is a planning tool that allows households to project monthly income and expenses. Budget spreadsheets help you manage routine and recurring monthly expenses, such as a cost or expense. Like the checklist and to-do list, budget spreadsheets also serve as a roadmap to help individuals see the big picture and develop strategies to achieve specific long-term and short-term goals. Develop columns for revenue streams. Budget journals generally track revenue and expenses for monthly accounting cycles. For salaries that are not received monthly, payments will be recalculated to determine the monthly amount in order to fill out the spreadsheet. Income may include salaries received from sources such as full-time and part-time jobs, minus taxes; work maintenance and child support. Create savings subcategories that match your budget scenario. If you pay yourself first, which you need to do, you'll need to include a savings category in the spreadsheet to deduct your monthly savings from your monthly income. Savings can include subcategories, such as allocations to retirement savings accounts in addition to an emergency savings account. Create budget calculators to record the monthly costs for all household expenses. This will include such sections as mortgage or rent, property taxes, insurance costs, utility costs, telephone service, cable, transportation and expenses for other recurring household-related services. Enter ratings for all loans and credit cards you owe. Include a separate line for each credit card and include a space for tracking total balances. Also loan payments, such as those for student loans and car loans. Schedule for the unplanned. Some expenses do not easily fit into estimates for monthly household expenses because they are either unplanned or occur on different accounting cycles, such as the cost of the household. Unexpected expenses are typically associated with professional health care, legal services, accounting, repair and maintenance. An example of an annual expense includes government spending on car tags and inspection. The independent, trusted guide to online education for over 22 years! Copyright ©2020 GetEducated.com; Approved Colleges, LLC All rights reserved With a budget planner, you can breeze through bill payments without breaking a sweat and gain control over your finances knowing where your money is going and how much you need to cover your expenses. Budgeting helps you become more aware of your income and expenses, so you can ensure that you spend in a way that supports your financial goals instead of wondering where your money went at the end of the month. If you've never budgeted before — or you haven't done so in a while — this guide. Here are the most important to create your budget: Identify and calculate your fixed expenses. Track variable expenses. Build your savings. Eliminate the debt. First, learn the details of how to make a monthly budget that fits into your net income, and then use this budgeting spreadsheet 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 necessities - such as housing, health insurance and transportation - and often makes up the largest part of your budget. Don't miss: Tricks to take the fear out of budgeting Housing The most important part of your monthly budget is the money you spend on housing. Whether it's the price of your rent or mortgage, housing is probably your biggest monthly expense. Research from the Bureau of Labor Statistics found that Americans spend an average of \$17,000 to \$18,000 on housing per year, working out to between \$1,417 and \$1,500 monthly. If you own your home, you should also include the cost of your property tax when budgeting for housing expenses. Health insurance Staying 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 through work - or if you're topping up your coverage using private market insurance - as well as health care costs not covered by insurance and any money you spend on co-pays and deductibles. 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, these ages spend 65 to 74 the most - \$5,956 annually, or more than \$496 monthly, according to the BLS. People ages 55 to 64 are not far behind, spending an average of \$4,958 annually, which is about \$413 per month. Learn how to manage your money: The first thing you should do with every paycheck Transport Unless you're among the lucky few who can cycle or walk anywhere you need to go, budgeting for transportation is almost as important as budgeting for housing. Depending on your live situation, transportation costs may include a monthly subway pass, car payment, fuel or vehicle 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 each year, the equivalent of \$750 each month. Related: Choose the right bank account for you variable expenses As opposed to fixed expenses, the variable components of your budget will change from month to month depending on your lifestyle. Some variable expenses are necessary, such as food costs, while others count discretionary expenses, such as entertainment. Creating a budget will keep you from overspending on discretionary spending, so you have enough money for necessities. Food and groceries No expenses tracker is complete without a category for food costs. Accounting for groceries is a key part of the budget process and it should also include take-out and restaurant visits. Don't forget the food costs that slip by you - like that latte you paid for in cash; they can work out to a significant amount of expenses over the course of a year. Gen Xers and early baby boomers spend the most on food on average, according to bls - probably due to having larger household family sizes than millennials. People ages 35 to 54 spend more than \$8,000 annually on food, working out to an average of \$667 monthly. Find out: Insider Grocery Shopping Hacks That Will Save You Money Utilities Though some utilities - like your phone, internet and cable bill - are fixed, many shifts 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 heat-encomse.00 in winter. Other utilities costs to consider include water and trash services. The BLS reported that utilities cost Americans an average of nearly \$4,000 a year or \$333 monthly. Entertainment and other extras Living on a budget doesn't mean you're not allowed to enjoy yourself, so include entertainment spending in your budget template so you can maintain balanced spending habits. The average U.S. entertainment spend is about \$2,700 each year, which works out to \$225 per month. Your discretionary expenses may include movies, amusement parks, concerts or other activities you spend money on purely for enjoyment. Other expenses that are likely to work their way into your budget include personal care expenses, like hair care and clothing. On average, clothing and personal care supplies cost \$2,430 each year, just north of \$200 a month. Although you may not spend the same amount each month, a personal care allowance ensures that you have the funds you need when you go to make a purchase. You should also make room in your fitness budget, even if it's a discounted gym membership, because staying healthy can save you money over time. Building Savings and Eliminating Debt One of the biggest benefits of money management is getting overall financial health because you plan your spending to adjust to your financial goals. With that in mind, saving for the future to become financially secure is the key to any budget. As for retirement, start setting goals and saving as soon as you can. Online investment firm Fidelity, for example, advises that you have 10 times your annual income by the time you reach retirement age - however, more than half of the will retire broke. The easiest way to put money away is to contribute to a 401k or individual retirement account. In your monthly budget, withdraw this money from your monthly income immediately so you don't think twice about spending that cash instead. Consider automating your savings as part of your plan to build better money habits. Finally, you need to budget for debt reduction and possible debt relief. The vast majority of Americans have a mortgage, student debt, credit card debt or all three. Just as you do for retirement savings, set aside a percentage of your income as soon as you get your paycheck to put towards removing any debt you may have. The same strategy can help you set up an emergency fund in addition to your retirement savings that will act as a safety net if you encounter illness, job losses or another financial crisis. Up Next: More easy to use Budget Templates These free English spreadsheets are a great way to test yourself to see if you understand the essential concepts of the English language. Below are dozens of free spreadsheets that you can print or look at your computer to see how well your learning is coming together. If you find these to be too difficult, consider taking free online English lessons and free English games to learn more about what's in these spreadsheets, and then come back and take another look. There are also several free language learning mobile applications that can teach you English when you are away from your computer or free language learning websites and free language exchange websites that you can use when you are on your computer. Learning numbers can be the most basic thing you learn with any language. Download these free English spreadsheets to see how well you know the English words for different numbers. Not only can you use these worksheets to see if you can type the correct word for each number, but you can also compare the structure of each letter with the answers to confirm that you draw them exactly. numbers crossword puzzle: Type the word for each given number, and then fill in the words in the crossword puzzle. The answers are not given, but you will know if you are right if when the puzzle has been solved. Number and type number: Count the number of objects in each image, and then type this number as text below the image. Check your answers on the other side. Numbers 10 to 100 Multiple Choice quiz: Circle multiple choice text that matches each given number. The numbers range from 10 to 100.Type in words: Phrase each number as a word. These figures are in the hundreds of thousands. Numbers 10 to 100 Handwriting Practice Sheet: Practice typing different numbers by tracking over the text. Number Maze: Help surfing starfish!: Draw a line start with 1 all the way through to number 20 in this number maze. Count to 100: Count and type the number of in each question. As with any language, it is important that you know the English alphabet. Below are spreadsheets you can fill out to test whether you are on the right track with ordering and writing the letters. Alphabet Antics: This spreadsheet has lots of questions regarding the English alphabet. You must type two letters that come before and after the given letters, as well as rearrange a sentence in alphabetical order. All the replies appear on the other page of the PDF. Alphabetical Order: Arrange these 10 words in alphabetical order, and then check your answers. A good alphabetical order: List these 20 words in alphabetical order to practice the English alphabet. The answers are not included in this spreadsheet, so someone who knows the language must confirm the answers. Alphabet Missing Letters: Fill in the missing letters of the alphabet and then check your answers. Match case: Draw a line to match the capital letter to the lowercase letter of this free English spreadsheet. Download these free spreadsheets for various methods to verify that you know your colors in English. Colors Image Test: Match each color splash with the written word. Check the answers when you're done. colors image test: This is very similar to the previous worksheet, but instead you get six words for each color, and you only need to choose the right one. Missing letter color test: This English worksheet works by getting you to fill in the missing letters that describe each color. Spell and write colors: Another iteration of the above worksheet, unscramble the letters to match the color with the distorted word. Vocabulary Colors: Draw a line between the object and its color to practice reading these basic words. Colors Crossword: Translate the color to the English word for this color, and then fill the word in crossword puzzle. There are lots of rules when it comes to building sentences in English. Below are several spreadsheets you can download to see how well you know some of the basic and more difficult ones a more a few. Verbs: Animal Action: You get 20 verbs that you need to fill in the incomplete sentences. The answers are on the other side. Spelling errors in actions: Circle with the word that is spelled correctly. Check your answers on the other side. I Vs. Me Spreadsheet: A common problem made by many English speakers is confusing when using me and me in a sentence. Download this spreadsheet and answer the questions to see how well you feel. All the answers are included. Adverbs: Circle the adverb that describes the verb in each of these sentences. Vocabulary practice: This is a multiple choice vocabulary practice spreadsheet. You get two sentences for each section and must choose the word that matches both sentences. The answers are on the other side. allude vs. elude spreadsheet: Fill in the blank in these 10 sentences, Answers are included. Using commas: Read the sentences and place commas in the right places. Compare your answers with the answer key to see how many you get right. There is also a more difficult spreadsheet. Who Vs. Who Spreadsheet: Choosing between pronouns, who and who can be tricky. See if you can see which word appears in these sentences, and then check to see if you're right about the answers on the other side of the worksheet. Days of the week: Answer the questions about the different days of the week, and then find those words in the word search. Missing Letters of spring: 15 words missing one or more of their letters. See if you can fill in the blanks, and then compare your answers with the head reply key at the bottom of the PDF file. When you're done with this one, you'll find more of these missing letter spreadsheets on Cinco de Mayo, Mother's Day, Winter, Fall, July 4, and Summer.Writing Names: Rewrite the names using capital letters where they are needed. The answer to the five questions is, on the other hand. Clothing Wordsearch: Find words that have to do with the clothes in this puzzle game. Emotion Image Test: Read and match facial expressions with vocabulary words for a feeling. Feeling.

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