


I'm not robot  reCAPTCHA

Continue

Worksheet for basic stoichiometry

With the help of a budget planner, you can push through invoice payments without sweating and get your finances under control, knowing where your money is going and how much you need to cover your expenses. Budgeting helps you become aware of your income 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 before – or haven't done it for a while – follow this guide. Here are the key steps to create a budget: Set up and calculate fixed expenses. Track expenses for variable expenses. Build your savings. Delete the debt. First, learn how to make a monthly budget that fits your net income, and then start tracking your money with this budgeting work book. Fixed expenses There are two expense categories in budgeting: fixed and variable. Fixed costs do not change from one month or a month and are not negotiable. This category includes absolute necessities - such as housing, health insurance and transport - and often covers most of your budget. Don't miss: Tricks out of budgeting for fear In housing budgeting 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 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 a year on housing, which is between \$1,417 and \$1,500 a month. If you own your home, you should also include the cost of property tax in the budgeting of housing costs. Health insurance Staying healthy is not free, so you should include health care costs in your budget planner. Health care costs include your health insurance premiums if you are not covered by work – or if you increase your insurance coverage with private market insurance – as well as health care costs that are not covered by insurance, and any money you spend on deductibles and deductibles. How much you spend on health care depends on your age, taking prescription drugs and the cost of premiums. On average, those aged 65 to 74 spend the most – \$5,956 a year or more than \$496 a month, according to the BLS. People between the age of 55 and 64 aren't far behind, spending an average of \$4,958 a year, which is about \$413 a month. Learn how to manage money: The first thing you should do with every paycheck transport unless you're one of the lucky few who can cycle or walk everywhere you need to go, budgeting for transportation is almost as important as budgeting for housing. Depending on the housing situation, transport costs may include a monthly metro pass, car fee, or vehicle leasing costs. When in transportation, it should be borne in mind that some components of this class are considered fixed, such as car charges, while others vary, such as gas. Overall, transportation costs Americans an average of about \$9,000 a year, equivalent to \$750 a month. Related: Choose the right bank account for you Variable expenses Unlike fixed expenses, your budgets change from month to month depending on your lifestyle. Some variable expenses are absolutely necessary, such as food costs, while others count as discretionary expenditure, such as entertainment. Creating a budget prevents you from spending too little discretionary expenses to have enough money for necessities. Food and groceries No consumption tracker is complete without a category of food costs. The accounting of daily consumer goods is a key part of the budgeting process and should also include buy-out and restaurant visits. Don't forget those food expenses that slip past you - like the latte you paid for in cash; they may receive a significant amount of expenditure during the year. Gen Xers and early baby boomers spend the most on average on food, according to bis – probably because household family sizes are larger than Millennials. People between the age of 35 and 54 spend more than \$8,000 a year on food, which works out at an average of \$667 a month. Find out: Insider Grocery Shopping Hacks That'll Save You Money Utilities While some utilities – such as your phone, internet, and cable bill – are fixed, many move from a month depending on the season. For example, gas and electricity bills vary when combant an air conditioner in summer or a heater in winter. Other costs of general interest to be taken into account are water and rubbish services. The BLS reports that utilities cost Americans an average of nearly \$4,000 a year or \$333 a month. Entertainment and other extras Living on a budget doesn't mean you're not allowed to enjoy yourself, so include entertainment expenses in your budget model so you can maintain balanced spending habits. Average american entertainment spending is about \$2,700 a year, which is \$225 a month. Your discretionary expenses can include movies, amusement parks, concerts or other activities that you spend money on purely pleasure. Other expenses that are likely to work for your budget include personal care expenses such as hair care and clothing. On average, clothing and personal care items cost \$2,430 a year, just north of \$200 a month. While you may not spend the same amount every month, booking a personal care allowance ensures you have the funds you need when you go shopping. You should also make room for fitness in your budget, even if would be a discount on gym membership as staying healthy can save you money over time. with it. Savings and debt removal One of the biggest benefits of money management is getting overall financial health because you plan your spending in line with your financial goals. To this end, saving to make the future financially secure is key to any budget. When it comes to retirement, start setting goals and saving as soon as you can. For example, online investment firm Fidelity advises that you will have 10 times your annual income saved by retirement age - however, more than half of Americans will retire broke. The easiest way to put money away is to contribute to 401,000 or personal retirement accounts. In your monthly budget, deduct this money from your monthly income right away so you don't think twice about spending money instead. Consider automating savings as part of your plan to build better ways to make money. Finally, you need to budget for debt reduction and possible debt removal. The majority of Americans have mortgages, student debt, credit card debt or all three. Just like retirement savings, set aside 1% of your income as soon as you get your paycheck so you can eliminate any debts. This same strategy can help you create not only retirement savings, but also an emergency fund that acts as a safety net if you face illnesses, job losses or other financial crisis. Next: Easier-to-use budget models A spreadsheet or table is one page in a file created with an electronic spreadsheet program, such as Microsoft Excel or Google Sheets. A workbook is a name given to an Excel file and contains one or more worksheets. When you open an electronic spreadsheet program, it loads a blank workbook file that consists of one or more blank worksheets. The steps in this article apply to Excel for Microsoft 365, Excel 2019, 2016, 2013, and 2010. Excel for Mac, Excel Online, and Google Sheets. You can use spreadsheets to store, work with, and display data. The primary storage unit for worksheet data is a rectangular cell arranged in a grid pattern on each sheet. Individual data cells are identified and organized by using vertical column letters on the worksheet and horizontal row numbers that create a cell reference, such as A1, D15, or Z467. Spreadsheet definitions for current versions of Excel include: 1.048,576 rows per worksheet16,384 columns per worksheet17,179,869,184 cells per worksheetA limited number of tables per file based on the amount of memory available on your computer for Google Sheets: 256 columns per sheet400,000 cells on all file200 worksheets per spreadsheet file in both Microsoft Excel and Google Sheets , each is a name. By default, worksheets are named Table1, Table2, Table3, and so on, but you can change those names. Use in Excel in Excel keyboard shortcut combinations for switching between worksheets: Ctrl+PgUp (page up); Move rightCtrl+PgDn (page down); In Google Sheets, the keyboard shortcut combinations you want to switch between worksheets are: Ctrl+Shift+PgUp; Move rightCtrl+Shift+PgDn; Moving left Excel is a very powerful program. If you use spreadsheets frequently, learning how to use Excel can make a big difference. But even if you already know the basics, there are always a few tricks that can improve your overall experience of working in the app. One of the convenient tricks is the different methods by which you can quickly move between tables in Excel. We start with simple options, such as doing it manually, and then gradually moving on to other options for more advanced users. Keyboard shortcuts for switching between tables in Excel, so you're facing an Excel document with multiple worksheets. When you need to switch between them, the obvious option would be to do so by manually selecting another sheet at the bottom of the workbook. However, this option may not be available. If you can't use a mouse or touchpad, or you have a lot of work to do and don't waste time on it, you can use a keyboard shortcut to switch between tables in Excel. You need to learn two shortcuts here: Ctrl + PgDn (page down) to move the table on the right and Ctrl + PgUp (page up) to move the table on the left. You can also move between worksheets in a workbook by doing the following: To move one table to the right, hold down Ctrl, and then press PgDn. To move to the right, press the PgDn key again. To move backwards or one sheet to the left, press and hold Ctrl, and then press PgUp. To move left, press the PgUp key again. This is just one example of a useful keyboard shortcut for Excel. Learning a few important shortcuts can help improve your productivity. For example, it saves time when browsing in Excel or in routine tasks like this, such as changing the row height and column width in the program. Using the Go to command Use the Go to command is another convenient way to move around an Excel worksheet. You will particularly appreciate this method if you need to work with overloaded Excel documents with lots of rows and columns on a daily basis. To switch to another state in a workbook by using the Go to command, open an Excel worksheet. On the menu at the top of the screen, click Edit. Select the Go to... option from the drop-down menu. The Go to window opens. Use this to move from one location of a document to another. In the dialog box, locate the reference row, and then type a cell reference, such as C22 or H134. Then press OK. This will take you to the location you have selected The box in the active cell to a specific cell. Use keyboard shortcuts to navigate to the command A faster way to use the Go to command in Excel is to learn the right keyboard shortcuts for it. Here are two different options, you can either press F5 or use the Ctrl + G keyboard shortcut to bring the Go To window up. When you start using the Go feature, you will see that it also saves all previous searches here for small window searches. A list of all previous cell references can be found in the top box of the reference row. A useful feature if you find yourself jumping back and forth between specific areas of an Excel document. Keep in the world, however, that this data disappears when you close an Excel workbook. So, if you think you need it for future use, make sure you save it elsewhere before the document leaves. Move between excel tables by using the Go to keys If you don't want to move to another worksheet in a specific cell, but you just want to open the whole thing, you can also do so by using the Go to command. To switch between sheets in an Excel workbook, open the Excel workbook. Use a shortcut or manually to display the Go to window. In the Reference row, type the name and cell reference of the table that you want. For example, if you are in Table 2 and want to go to Table 3, you must type Table3 + Exclamation Point + Cell Reference, such as Table3, in the reference row! B5, what are you? The exclamation point acts as a delimiter between the table name and the cell number because you cannot use spaces for cell references. The command takes you to another table and moves you to the cell you selected in the active cell pane. To go back to the previous table, repeat the entire process, but change the name of the table that you typed in the Go to window. Use a hyperlink to change worksheets You can also use hyperlinks to navigate between tables in an Excel workbook. Excel has different types of hyperlinks, and you can link to a file, web page, or e-mail address on your computer. To create a hyperlink and use it to navigate to another worksheet, do the following: Select a location (cell) in the table where you want to insert the hyperlink. Right-click it, and then click Hyperlink from the drop-down menu. In the middle of the box, click Document. Go to the Anchor row below, look for the Find... button next to it and click on it. In the pop-up window, select the table you want to link to, and then type the cell reference where you want the hyperlink to take you. After you press OK, you will be taken to the previous window, where you can change the text of the hyperlinks that appear in the document. Type it in the Display box. You can later delete or edit hyperlink to change its subject or appearance. Use the VBA script between tables Although all of the above settings are great for switching between Excel tables, you may find yourself in a situation where you need more. For example, if you are using an Excel document with multiple worksheets, and you must constantly move back and forth between them. In this case, you can create a VBA macro or script that automates the process for you. You can use Excel to automate many different features and commands by using Visual Basic for Applications (VBA) scripts. Excel uses the programming language to create macros. If you're completely new to the topic, check out the beginner's VBA Guide and MS Excel's advanced VBA Guide to learn all about do-it-yourself programming in Microsoft Office. If you already know anything about it, you can use the following macros to navigate the Excel workbook. VBA macro to move to the correct sub Change_Sheets_Right) Dim SheetNum, CurrentSheet as Integer SheetNum = Sheets.Count CurrentSheet = activeSheet.Index If CurrentSheet <= SheetNum then sheets(CurrentSheet + 1). Activate Else Sheets(SheetNum). Activate Exit If you want to alias both codes in the workbook so that you can move both ways, right, and left sheets at a time. Become a Pro Excel user You are now one step closer to managing Excel and saving time and effort at work at the same time. Of course, there are always new tips and tricks that you can learn from this software. Like many ways to share an Excel file with colleagues or learn how to protect Excel files with a password. However, automating your daily workflow is the first and probably the most important step you can take by diving into the world of Excel. What Excel automation tips do you know and use? Share them with us in the comments section below! Bewol!