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## Eye diagram worksheet

With a budget planner, you can go through bill payments without sweating and take control of your finances knowing where your money is going and how much you need to cover your expenses. Budgeting helps you become aware of your income and expenses, so you can make sure you're spending in a way that supports your financial goals instead of asking you where your money went at the end of the month. If you've never budgeted before — or haven't done it in a while — follow this guide. Here are the main steps to create your budget: identify and calculate your fixed expenses. Track expenses related to 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 budget spreadsheet to start tracking your money. Fixed Expenditures When it comes to budgeting, there are two categories of expenses: fixed and variable. Fixed expenditures 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 accounts for most of your budget. Don't miss: Tips for Taking 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 your mortgage, housing is probably your biggest monthly expense. Research by the Bureau of Labor Statistics has found that Americans spend an average of \$17,000 to \$18,000 on housing per year, which ranges from \$1,417 to \$1,500 per month. If you own your home, you should also include the cost of your property tax when budgeting housing costs. Staying Healthy Health insurance 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 are not covered by work — or supplement your coverage with private market insurance — as well as health care costs not covered by insurance and all the money you spend on co-payments and deductibles. The amount you spend on health care depends on your age, prescription medication and the cost of your insurance premiums. On average, people aged 65 to 74 spend the most — \$5,956 per year, or more than \$496 per month, according to the SBL. Those aged 55 to 64 are not far behind, spending an average of \$4,958 per year, or about \$413 per year Learn how to manage your money: The first thing you should do with every paycheck transport Unless you are among the lucky few who can ride a bike or walk anywhere you need to go, budgeting for transportation is almost as essential as budgeting for housing. Depending on your living situation, transportation costs may include a monthly subway pass, car payment, fuel or vehicle rental costs. When for transportation, keep in mind that some components of this category are considered fixed, such as car payments, while others vary, such as gasoline. Overall, transportation costs Americans an average of about \$9,000 per year, or the equivalent of \$750 per month. Related: Choose the right bank account for you Variable Spending Unlike fixed expenses, the variable components of your budget will change 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 prevent you from spending too much on discretionary spending to get enough money for necessities. Food and grocery No follow-up of expenses is complete without a category for food costs. Accounting for groceries is an essential part of the budget process, and should also include visits to the outside and restaurant. Don't forget the food expenses you don't have — like the latte you paid in cash; they can amount to a significant amount of expenses in a year. Baby boomers in Generation X and early baby boomers spend the most on average on food, according to the SBL — probably because of the larger size of household families than millennials. People aged 35 to 54 spend more than \$8,000 a year on food, averaging \$667 per month. Check out: Insider Grocery Shopping Hacks That will save you money Utilities Although some utilities - like your phone, Internet and cable bill - are fixed, a lot of lag from month to month depending on the season. Gas and electricity bills, for example, will fluctuate when you turn off your air conditioner in the summer or water heater in the winter. Other utility costs to consider include water and waste services. The BLS reported that utilities cost Americans an average of nearly \$4,000 per year or \$333 per month. Entertainment and other extras Living on a budget doesn't mean you're not allowed to have fun, so include entertainment expenses in your budget model so you can maintain balanced spending habits. The average entertainment expense for the American is approximately \$2,700 per year, which is \$225 per month. Your discretionary spending may include movies, amusement parks, concerts or other activities that you spend money on just for fun. Other expenses that will be Work their way into your budget include personal care expenses, such as personal hair care and clothing. On average, personal care clothing and supplies cost \$2,430 per year, just north of \$200 per month. While you may not spend the same amount each month, setting aside a personal care allowance ensures you have the funds you need when you make a purchase. You should also make room in your budget for fitness, even if it's a discount gym membership because staying healthy can save you money over time. Time. Saving and Eliminating Debt One of the greatest benefits of financial management is getting overall financial health because you plan your expenses to align yourself with your financial goals. With this in mind, saving for the future to become financially secure is essential for any budget. When it comes to retirement, start setting goals and save as soon as possible. Online investment firm Fidelity, for example, tells you 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 set aside money is to contribute to an individual or 401k retirement account. In your monthly budget, deduct this money from your monthly income immediately so you don't think twice before spending that money instead. Consider automating your savings as part of your plan to create better cash habits. Finally, you need to budget for debt reduction and eventual debt elimination. The vast majority of Americans have a mortgage, student debt, credit card debt or all three. Just like you do for retirement savings, set aside a percentage of your income as soon as you get your paycheck to put out any debt you may have. This same strategy can help you create an emergency fund in addition to your retirement savings that will act as a safety net in the event of illness, job loss or any other financial crisis. Up Next: Easier to use gel-like fluid budget models inside the eye help it maintain its shape, which plays an important role in overall eye health. These substances are called glassy humor and watery humor. Vitreous is a transparent substance that is about 99 percent water. The remaining percentage is collagen and hyaluronic acid, which cause vitreous to have a gelatinous consistency. In addition to maintaining the shape of the eye, the glassy helps absorb shocks to the eye and keeps the retina properly connected to the back wall of the eye. Light passes through the glass on its way to the retina. Glazed in children has a consistency that resembles egg whites. As people get older, it becomes more liquid. Glassy thinning can cause the retina to separate from the back wall of the eye, often resulting in floats — spots that appear to float in the field of view. This separation is called posterior vitreous detachment and occurs in the majority of people at the age of 70 years. As long as no retinal tear occurs, this usually resolves without treatment. Aqueous is a thin, watery fluid located in the anterior and posterior chambers of the eye. The anterior chamber is between the iris (coloured part of the eye) and the inner surface of the cornea (the front of the eye). The posterior chamber is located behind the iris and in front of the lens. In addition to supporting the shape of this area, water provides nutrients and food to lack of blood supply. It also eliminates waste. Poor drainage of watery humour can cause an increase in intraocular pressure (pressure inside the eye). This increase can lead to vision loss or contribute to the development of glaucoma. Problems with watery humor drainage can be treated surgically. A worksheet or sheet is a single page in a file created with an electronic spreadsheet program such as Microsoft Excel or Google Sheets. A workbook is the name given to an Excel file and contains one or more worksheets. When you open an electronic spreadsheet program, it loads an empty manual file consisting of one or more blank worksheets that you can use. The instructions in this article apply to Excel for Microsoft 365, Excel 2019, 2016, 2013 and 2010; Excel for Mac, Excel Online and Google Sheets. You use worksheets to store, manipulate and display data. The primary storage unit for data in a worksheet is a rectangular cell arranged in grids in each sheet. Individual data cells are identified and organized using vertical column letters and horizontal line numbers on a worksheet, which create a cellular reference, such as A1, D15 or Z467. Worksheet specifications for current versions of Excel include: 1,048,576 lines per worksheet16,384 columns per worksheet17,179,869,184 cells per work sheetA limited number sheets per file based on the amount of memory available on the computer for google sheets: 256 columns per sheet400,000 cells for all worksheets in one file200 worksheets per spreadsheet file In microsoft Excel and Google Sheets, each worksheet has a name. By default, worksheets are called Sheet1, Sheet2, Sheet3, and so on, but you can change those names. In Excel, use the following shortened key combinations to move from one worksheet to another: Ctrl-PgUp (page up): Move to the rightCtrl-PgDn (page down): Move left in Google Sheets, Google Sheets. The combinations of keys shortened to move from one worksheet to another are: Ctrl-Shift-PgUp: Move to the rightCtrl-Shift-PgDn Move to the left left

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