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With the help of a budget planner, you can splash through bill payments without breaking a sweat and gain control of your finances, knowing where your money is going and how much you need to cover your spending. Budgeting helps you become more aware of your income and expenses, 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 you haven't done it for a while - follow this guide. Here are the basic steps to create a budget: identifying and calculating fixed costs. Track variable costs. Create your savings. Eliminate the debt. First, learn more about how to make a monthly budget that fits your net income, and then use that budget to start tracking your money.

Fixed costs When it comes to budgeting, there are two categories of costs: fixed and variable. Fixed costs do not change from month to month and are not reasonable. This category includes absolute necessities - such as housing, health insurance and transportation - and often make up the largest part of your budget. Don't miss: Tricks to take fear out of budgeting for housing The most important part of your monthly budget is the money you spend on housing. Whether it's the cost of your rent or mortgage, housing is probably your biggest monthly expense. Research by the Bureau of Labor Statistics found that Americans spend an average of \$17,000 to \$18,000 on housing a year, which works out from \$1,417 to \$1,500 monthly. If you own your home, you should also include the value of the estate tax when budgeting housing costs. Health insurance Stay 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're not covered through work - or if you start your coverage through private market insurance - as well as health care costs not covered by insurance and any money you spend on co-payments 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, those ages 65 to 74 spend the most - \$5,956 annually, or more than \$496 monthly, according to the BLS. People between the ages of 55 and 64 don't far behind, spending an average of \$4,958 annually, which is about \$413 a month. Learn how to manage your money: The first thing you have to do with every payroll haul is if you're not among the lucky few who can bike or walk wherever you need to go, budgeting for transportation is almost as important as budgeting for housing. Depending on your housing situation, transportation costs may include skipping the subway, paying for the car, the cost of renting fuel or the vehicle. When budgeting for transportation, keep in mind that some components of this category are considered fixed, such as some car payments, while others vary, for example, Overall, transportation costs Americans an average of about \$9,000 each year, the equivalent of \$750 each month. Related: Choose a right-bank account for you variable costs As opposed to fixed costs, the variable components of your budget will change from month to month depending on your lifestyle. Some variable costs are absolutely essential, such as food costs, while others consider discretionary costs such as entertainment. Making a budget will keep you from overreacting to discretionary spending, so you have enough money on the yumbie. Food and food No cost tracker is complete without the category of food costs. Food accounting is a key part of the budgeting process and should also include takeaways and restaurant visits. Don't forget the food costs that slip from you - like the latte you paid in cash: they can work for a significant amount of expenses during the year. Gen Xers and early baby boomers spend the most on food on average, according to the BLS - probably due to having larger household sizes than millennials. People between the ages of 35 and 54 spend more than \$8,000 annually on food that works out at an average of \$667 monthly. Find out: Insider Grocery Shopping Hacks That'll Save You Money Utilities While some utilities - like your phone, internet and cable account - are fixed, many vary from month to month depending on the season. For example, gas and electricity bills will fluctuate, fluctuations in air conditioning in summer or heater in winter. Other utility costs to consider include water and garbage services. The BLS reported that utilities cost Americans an average of nearly \$4,000 a year or \$333 monthly. Entertainment and other lifetime services on a budget doesn't mean you can't enjoy yourself, so include entertainment costs in your budget template so you can maintain balanced spending habits. Americans' average spend on entertainment is about \$2,700 each year, running to \$225 a month. Your discretionary expenses may include movies, amusement parks, concerts or other events on which you spend money solely for fun. Other costs that are likely to work your way into your budget include personal care costs like hair care and clothing. On average, clothing and personal care products cost \$2,430 each year, just north of \$200 a month. While you can't spend the same amount each month, postponing personal care allowance ensures you'll have the funds you need when you go to make a purchase. You should also make room in your budget for fitness, even if it's a discounted gym membership because staying healthy can save money over time. Building savings and eliminating debt One of the biggest benefits of managing money is getting overall financial health because you are planning costs to agree on their financial objectives. By keeping this in mind, saving for the future to become financially secure is key any budget. In terms of retirement, start setting goals and saving as soon as you can. Online investment company Fidelity, for example, advises that you have 10 times your annual income saved by the time you hit 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 that money from your monthly income right away, so you don't think twice about spending that money instead. Consider automating your savings as part of your plan to build better cash habits. Finally, you need a budget to reduce debt and possible debt elimination. The vast majority of Americans have mortgages, student debt, credit card debt or all three. Just as you do for retirement saving, set aside a percentage of your income once you get your salary to put down to eliminate any debt you may have. The same strategy could help you create an emergency fund in addition to your retirement savings, which will act as a fuse if you run into illness, job loss or any other financial crisis. Next: Easier-to-use spring budget templates are a time of new births. Trees and flowers bloom. Many mammals give birth to their babies. Butterflies come out of their chrysalises. Spring officially begins with the spring equinox on March 20 or 21. The equinox comes from two Latin words, aequus means equal and knox means night. The spring equinox is one of only two days of the year (the other is in autumn), in which the sun shines right at the equator, making the length of day and night mostly flat. Spring got its name as a reference to flowers ebbing from the ground. Before it became known as spring, the season was called The Great Fast or Lean. Spring is an exciting time for preschool because it's the perfect time to get outdoors and watch nature. Try these spring activities: Buy a set of butterflies and watch the metamorphosis process to find a place in your backyard or in a local park or natural center. Visit it every week during the spring, drawing the changes you see. With permission, collect the frog's eggs or cougolds from the pond along with some pond water, and watch them transform from a cougold to a frog. Return them to the pond afterwards. Study parts of the flower and watch the flowers in your backyardPlant gardenMake some DIY bird feeders and take steps to attract birds to your backyard for spring bird watchingGo on spring hunt You can also explore spring with these free spring themed printed data and coloring books! Have fun with the spring dictionary using this word search puzzle. Every spring-themed word or indicated in the word bank, hiding among the intertwined letters in the puzzle. See how much you can find! If any of the terms are unfamiliar to your children, you can explore them using a dictionary, internet, or resources from your library. Can your Do you want to complete this puzzle crossword puzzle correctly? Each question describes a word or phrase related to a spring from the word bank. Spend some time discussing and researching spring phrases that capture your students' interest. For example, why do we have daylight saving time? What is the story of April Fool's Day? Young students can hone their alphabet skills with these spring thematic words. They should write every word from the word bank in the correct alphabetical order. Students can also practice their handwriting skills by writing each word as carefully as possible. How much do your students remember about the spring thematic dictionary they practice? Let them show what they know with this spring call worksheet. For each description, students must choose the right answer from multiple-choice options. Test your students' knowledge of spring vocabulary with this unique spiral puzzle. Each tootip, when filled correctly, will result in one long chain of words. Each correct answer will fill in the fields from the original number to the field just before the starting number of the next word. Daffodils, first grown in ancient Rome, are among the first flowers to bloom in spring. Use a wonderful color of activity in memory of this event and its relation to the changing seasons. Butterflies are a sure sign of spring. They can't adjust their own body temperature or fly when they're cold. The ideal air temperature for butterflies is 85-100 degrees (F). Learn some interesting facts about butterflies, then, color coloring pages. Tulips, first grown in the Netherlands, are another favorite spring flower. There are more than 150 types of tulips and more than 3000 varieties. These colorful flowers usually bloom only 3-5 days. With its warmer weather, blooming flowers and trees, and new births, spring is an exciting time. Celebrate spring! Paint this page with bright colors of spring. Spring.

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