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Really hard worksheets

ThoughtCo uses cookies to provide you with a good user experience. By using ThoughtCo, you accept our use of cookies. Factors are numbers that are evenly divided into another number, and a prime factor is a factor that is a prime number. A factor tree is a tool that breaks a number into its primary factors. Factor trees are useful tools for students because they offer a graphic representation of the prime factors that can be divided into a given number. Factor trees are called this way because once created, they look somewhat like a tree. The worksheet below gives students practice to create factor trees. For example, the free printable list of numbers such as 28, 44, 99, or 76 and asks students to create a factor tree for each. Some of the worksheets provide the primary factors and ask students to fill in the rest; others require students to create factor trees from scratch. In each section, the worksheet is printed first with an identical worksheet below which lists the replies list to make rating easier. D. Russell Find out how many students know about creating factor trees by first completing this worksheet. It requires students to create every factor tree from scratch. Before students start this worksheet, explain that when the numbers are factored, there is often more than one way to get it done. It won't matter which numbers they use, because they will always end up with the same prime factors of the number. For example, the first factors for 60 are 2, 3 and 5, as the sample problem demonstrates. D. Russell For this worksheet, students will find the prime numbers for each number listed using a factor tree. If students struggle, this worksheet can help them master the concept. It provides some of the factors, and students fill the rest in supplied empty spaces. For example, in the first problem, students are asked to find the factors of the number 99. The first factor, 3, is listed for them. The students then find the other factors, such as 33 (3 x 33), which further in the prime numbers 3 x 3 x 11 factors. D. Russell This worksheet gives struggling students more help in mastering factor trees because some of the first factors are provided for them. For example, the number 64 factors in 2 x 34, but students can factor further factor that the number in prime factors of 2 x 2 x 17, because the number 34 can factor in 2 x 17. D. Russell This worksheet provides some of the factors to help students create factor trees. If students struggle, explain that the first number, 86, can only factor in 43 and 2 because both of these figures are prime numbers. In contrast, 99 factors in 8 x 12 factor, which may be further factor in (2 x 4) x (2 x 6), which have further factors in the prime factors (2 x 2 x 2) x (2 x 3 x 2). D. Russell Complete your factor tree lesson with this worksheet which also gives students some of the factors for each number. For further practice, complete students worksheets that allow them to without the use of factor trees. With a budget planner, you can breeze through account payments without breaking a sweat and gaining control of your finances to know where your money is going and how much you have to cover your expenses. Budget helps you become more aware of your income and spending, so you can make sure you spend in a way that supports your financial goals instead of wondering where your money has gone 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 most important steps to create your budget: Identify and calculate your fixed expenses. Follow spending on variable expenses. Build your savings. Eliminate debt. First, learn the details of how to make a monthly budget that fits within your net income, and then use this budget workpage to track your money. Fixed expenses When it comes to budget, there are two categories of expenses: fixed and variable. Fixed expenses do not change from month to month and are not negotiable. This category includes the absolute necessities — such as housing, health insurance and transportation — and often consists of the bulk of your budget. Don't miss: Tricks to take the fear out of budget 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 from the Bureau of Labor Statistics found that Americans spend an average of \$17,000 to \$18,000 on housing a year, which works 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 costs. Health insurance Remains healthy is not free, so you should include the cost of healthcare in your budget planner. Healthcare costs include your health insurance premiums if you aren't covered by work — or if you build up your coverage using private market insurance — as well as costs for healthcare that aren't covered by insurance and any money you spend on surcharges and deductibles. 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, the ages 65 to 74 spend the most — \$5,956 annually, or more than \$496 monthly, according to the BLS. People aged 55 to 64 years old are not far behind, spending an average of \$4,958 annually, affecting about \$413 a month. Learn how to manage your money: The first thing you should do with each paycheck Transport unless you are among the happy pair who can bike or walk everywhere you need to go, budget for transportation is almost as essential as budget for housing. Depending on your living situation, a monthly metro pass, car payment, fuel or vehicle leasing costs. When budget for transportation, keep in mind that some components of this category are considered fixed, such as car payments, payments, others vary, such as gas. Overall, transportation costs Americans an average of about \$9,000 a year, the equivalent of \$750 each month. Related: Choose the Right Bank Account for Your Variable Expenses Unlike fixed expenses, the variable components of your budget will change from month to month depending on your lifestyle. Some variable expenses are absolutely essential, such as food costs, while others count as discretionary expenditure, such as entertainment. Creating a budget will keep you from keeping overspending on discretionary expenses so that you have enough money for necessities. Food and groceries No spending tracker is completed without a category for food costs. Accounting for groceries is a crucial part of the budget process, and it must also include take-out and restaurant visits. Don't forget those food expenses that slip through you — like that timetable you paid for in cash; they can work out up to a large amount of spending over the course of a year. Gen Xers and early baby boomers spend the most on food on average, according to the BLS — probably due to larger household family sizes than millennials. People aged 35 to 54 years spent more than \$8,000 annually on food, which works out to an average of \$667 monthly. Find out: Insider Grocery Shopping Hacks it will save you money utils Though some utiles — such as your phone, internet and cable account — have been fixed, many shift from month to month depending on the season. Gas and electric bills, for example, will vary if you crank your air conditioner in summer or heater in winter. Other utiles to consider include water and trash services. The BLS reports that utiles cost Americans an average of nearly \$4,000 a year or \$333 monthly. Entertainment and other extras Living on a budget don't mean you're not allowed to enjoy yourself, so include entertainment expenses in your budget template so that you can maintain balanced spending habits. The average American entertainment expenses are about \$2,700 a year, which works out to \$225 per month. Your discretionary expenses can include movies, entertainment parks, concerts or other activities that you spend money purely for enjoyment. Other expenses that will probably work their way to your budget include personal care expenses, such as haircare and clothing. On average, clothing and personal care supplies cost \$2,430 a year, just north of \$200 a month. Although you may not spend the same amount every month, aside from a personal care allowance ensures that you will have the funds you need when you do make a purchase. You should also make room in your budget for fitness, even if it's a discount gym membership, because staying healthy you can save money over time. Building savings and eliminating Debt One of the greatest benefits of is gaining overall financial health because you plan your spending to align with your financial goals. With that in mind, spare for the future to become Safe is key for any budget. As far as retirement is concerned, start setting and saving goals as soon as you can. Online investment company Fidelity, for example, suggests that you have been saved 10 times your annual income 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 this money from your monthly income right away 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 ultimate debt elimination. The vast majority of Americans have a mortgage loan, student debt, credit card debt or all three. Just as you do for retirement savings set aside a percentage of your income once you get your salary to eliminate any debt you may have. The same strategy can help you create an emergency fund in addition to your retirement savings that will act as a safety net if you encounter illness, job loss or any other financial crisis. Next: More easy to use budget templates templates

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