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First friends 2 worksheets

Factors are numbers that are evenly divided into another number, and a paramount factor is a factor that is a prime number. A Factor Tree is a tool that breaks down any number into its main factors. Factor trees are useful tools for students because they provide a graphical representation of the main factors that can be divided into a given number. Factor trees are so called because once created, they look a bit like a tree. The following worksheets give students the practice in creating factor trees. For example, free impression list numbers like 28, 44, 99, or 76 and ask students to create a factor tree for each. Some of the tokens provide some of the main 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 as below screenshot shown for easy grade. D. Russell Find out how much students know about creating factor trees to have them complete this spreadsheet first. It requires students to create each tree factor from scratch. Before students start this spreadsheet, explain that when considering numbers, there is often more than one way to do this. It doesn't matter what numbers they use because they will always wipe out the same main factors of the number. For example, the main factors for 60 are 2, 3 and 5, as evidenced by the example problem. D. Russell For this spreadsheet, students find prime numbers for each number listed using a factor tree. If students are struggling, this spreadsheet can help them master the concept. It provides some of the factors, and students fill the rest in blanks. For example, in the first problem, students are asked to find the factors number 99. The first factor, 3, is listed for them. Next, students find the other factors, such as 33 (3 x 33), which factors more in prime numbers 3 x 3 x 11. D. Russell This worksheet gives struggling students more help in mastering factor trees because some of the main factors are provided for them. For example, the number 64 factors in 2 x 34, but students can take this number into more account in prime factors of 2 x 2 x 17, because the number 34 can take into account 2 x 17. D. Russell This worksheet provides some of the factors to help students create factor trees. If students are struggling, they explain that the first number, 86, can only take into account 43 and 2 because both numbers are prime numbers. By contrast, 99 may take into account 8 x 12, which may have more factor in (2 x 4) x (2 x 6), than additional factors in the (2 x 2 x 2) x (2 x 3 x 2). D. Russell Finish the factor tree lesson with this spreadsheet which also gives students some of the factors for each number. For further practice, students complete these tiles that allow them to find the main factors of numbers without using factor trees. With a budget planner, you can shine through bill payments without breaking a sweat sweat get control of your finances knowing where your money is going and how much you need to cover your expenses. Budget helps you become more 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 so for a while, follow this guide. Here are the main steps for creating your budget: Identify and calculate fixed expenses. Track spending on variable expenses. Build your savings. Eliminate the debt. First, learn how to make a monthly budget that fits your net income, and then use this budget spreadsheet to start tracking your money. Fixed expenses With regard to the budget, 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 needs – such as housing, health insurance and transport – and often comprise most of the budget. Don't miss: Tricks to take away the fear 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 by the Bureau of Labor Statistics found that Americans spend an average of \$17,000 to \$18,000 on housing per year, which works out to between \$1,417 and \$1,500 monthly. If you own your home, you should also include the cost of the estate tax in the budget for housing costs. Health insurance Staying healthy is not free, so you must include the cost of healthcare in your budget planner. Health care costs include your health insurance premiums if you're not covered through work – or if you're toqueuding your coverage with private market insurance - as well as the costs for healthcare not covered by insurance and the money you spend on co-pays and deductibles. Spending on healthcare depends on your age, whether you take prescription drugs or the cost of your insurance premiums. On average, ages 65 to 74 spend more - \$5,956 a year, or more than \$496 monthly, according to the BLS. People between the ages of 55 and 64 aren't far behind, spending an average of \$4,958 annually, which is about \$413 a month. Learning how to manage your money: The first thing you should do with every payroll haul unless you're among the lucky few who can ride a bike or walk everywhere you need to go, the budget for transportation is almost as essential as budget in the home. Depending on your living situation, transportation costs can include a monthly subway pass, car payment, fuel or vehicle leasing costs. When budgeting for transportation, keep in mind that some components in this category are considered fixed, such as car payments, while others vary, such as gas. In general, transportation costs Americans an average of about \$9,000 each year, the \$750 each month. Related: Choose the right bank account for you Variable expenses Unlike fixed expenses, the variable components of your budget will change from month to month based on your lifestyle. Some variable expenses are absolutely necessary, such as food costs, while others count as discretionary spending, such as entertainment. Creating a budget will keep you from spending excessively on discretionary expenses because you have enough money for your needs. Food and grocery No expense tracker is completed without a category for food costs. The accounting of edibles is a fundamental part of the budgeting process, and should also include visits for hiring and the restaurant. Don't forget about those food expenses that slip for you – like that latte you paid in cash for; can work at a considerable amount of expenditure over the course of a year. Gen Xers and early baby boomers spend more on food on average, according to the BLS - probably due to having larger family sizes than millennials. People between the ages of 35 and 54 spend more than \$8,000 annually on food, which works out at an average of \$667 monthly. It comes out: Insider Grocery Shopping Hacks that ll Save You Money Utilities Although some utilities - such as phone, internet and cable billing - are fixed, many change from month to month depending on the season. Gas and electricity bills, for example, will fluctuate as air conditioning returns in summer or heater in winter. Other public service costs to consider include water and garbage services. The BLS reported that utilities cost Americans an average of nearly \$4,000 per year or \$333 monthly. Entertainment and other extras living on a budget doesn't mean you won't be allowed to enjoy yourself, so include entertainment expenses in your budget workforce so you can maintain balanced spending habits. Average U.S. entertainment expenses are about \$2,700 each year, which works out at \$225 per month. Your discretionary expenses can include movies, amusement parks, concerts or other activities that you spend money exclusively to enjoy. Other expenses that will likely work in your budget include personal care expenses such as hair care and clothing. On average, clothing and personal care supplies cost \$2,430 each year, just north of \$200 a month. While you may not spend the same amount each month, set aside a personal care benefit guarantees 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 is a discount gym membership so that staying healthy can save you money with the Building savings and eliminating debt One of the biggest benefits of managing money is earning overall financial health because you are planning your expenses to align yourself with your financial goals. With that in mind, saving for the future to become financially secure is key to any budget. As for retirement, start setting goals and save as soon as possible. Possible. Investment firm Fidelity, for example, advises that you have 10 times your annual income saved by the time you hit retirement age - yet more than half of Americans will retire broke down. The easiest way to withdraw money is to contribute to a 401k or individual retirement account. In the monthly budget, deduct that money from your monthly income immediately so that 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, it is necessary to budget for the reduction of the debt and the eventual elimination of the debt. The vast majority of Americans have a mortgage loan, 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 in eliminating 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 encountering illnesses, job losses or any other financial crisis. Next: Easier-to-use budget templates templates

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