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Don't know where all your money goes every month? Print a monthly spending list, and use it to track your spending so you can solve the mystery once and for all. Save all receipts during the week. Then, pull them out at the end of the week and sort them into categories - products, vehicle costs, entertainment, etc. total of each category, and enter the figure in the appropriate place on the sheet. Repeat for the remaining weeks of the month. Then, the totals are your expenses to see how much you spent this month. This will give you a snapshot of your overall spending, but will also help you catch areas where you might be spending too much. Enjoy five sheets with answers on the second page of each PDF. Problems require adding money between \$10.00 to \$500.00. Students have a list of items with prices and must calculate prices that sometimes require tax to be added and discounts to be applied. They are suitable for classes from 5 to 8. Worksheet 1. D. Russell iPad Mini - \$269.04 X Box - \$365.91.0 - \$110.17 Lego Minecraft - \$74.72Rax crazy trash 8 Barbie Camper - \$29.00Snow Glow Elsa - \$37.36 Somer Dino - \$28.33Gaming Chair - \$107.60 Lego Friends - \$58.63 1. What is the total cost of Lego Friends and Scooter?2. What is the total cost of an iPad Mini and a gaming chair if the sales tax is five percent?3. If Jennifer buys a gaming chair, what change will her change be if she pays \$120.00?4. Michele buys X Box. How many changes will she get back from \$380.00?5. If Allan wants to buy a scooter and Lego Friends, how much would he have to pay?6. What is the total cost of the scooter and the Dino sumer if the sales tax is 5%?7. If Brian buys an iPad Mini and Lego Minecraft, how many changes will he get back from \$350.00?8. Michelle buys Barbie Camper. How many changes will she get back from \$35.00?9. If Audrey wanted to buy Lego Friends and iPad Mini, how much would it cost?10. What is the total cost of a zumer dino if there is a five percent sales tax? Print Liszt 1 of 5 Leaf 2. D. Russell Printed Table 2 of 5 Leaf 3. D. Russell Printed Table 3 of 5 Leaf 4. Leaf D. Russell 5. D. Russell Personal or Family Budget is a detailed list of expected income and expenses that will help you plan how your money will be spent or saved, as well as track your actual spending habits. Word budget may have taken on a somewhat negative connotation over the years, citing the image of pinching pennies or limited spending. However, budget is actually just a tool to get a better and more accurate idea of your spending habits. By listing all your sources of income against all your monthly expenses (from required expenses such as mortgage or rental payments to discretionary expenses like eating out or going to the movies), you will get a true picture of your personal cash flow, which is you make better and more informed financial decisions. Solutions. the exact budget will also help you better understand what you can and can't afford. If you find your financial situation changing due to an unforeseen economic downturn or job loss, now is a good time to familiarize yourself with these resources and get ahead of your budget to make sure you will be ok in the long run. Because each person's financial situation is different, you may find that not every category in these sheets below applies to your income or expenses. You may even admit that some months are different from others, but you should find after going through this exercise that you are more prepared for these changes, and that you are accounting for unforeseen expenses as well. While the monthly budget cycle is usually the most reasonable time frame for the initial personal or household budget, there are many sources of income and expenditure that do not quite follow the monthly schedule. For example, you can get paid every week or two weeks, not once a month. In this case, calculate how it stacks up in one month and write it in the appropriate line and column. You may also have certain expected or even recurring costs that occur more or less frequently than monthly. To factor these costs (such as car insurance) into your monthly budget, just calculate the total cost for the calendar year and divide that by 12 in order to find the monthly cost. Write this number in the appropriate lines and column. To begin with, collect all relevant financial statements such as your payment stubs, credit card accounts and any other information that will help you make the best and most accurate estimate of your expected income and expenses. To start your budget, complete the Monthly Budget Column in the spending list to the best of your ability for the next month. This can be downloaded below. If a certain category doesn't apply to you, you can just leave it blank or enter zero (0) in the field. Track your income and expenses throughout the month. At the end of the month, fill in the Monthly Actual Amount column and compare it to the original estimates. You may have overestimated how much you will spend on clothes, but have underestimated the amount you will spend on food outside of food. Make a difference. You don't need to go through this exercise every month, but it's very helpful at the beginning as it will help you develop the most accurate monthly budget for links moving forward. Below are a few sheets to help you organize your information in a budget format. Our downloadable net income sheet and calculator can be used to calculate your monthly income. You can download this sheet, print it out manually, or fill it out digitally in Excel, where your totals are calculated for you. Image by © Balance 2019 Our Downloadable Costs and the calculator can be used to calculate your monthly expenses based on your budget. You can download this sheet, sheet, it, and fill it out manually, or fill it digitally in Excel, where your totals are calculated for you. Image by © Balance 2019 Our loaded surplus and deficit sheet and calculator combines the totals of the two sheets above and calculates your monthly surplus or deficit. You can print out this sheet and fill it out manually, or fill it out digitally where your totals are calculated for you. Image to © Balance 2019 If you find that at the end of the month that you are constantly spending more than you bring, it may be time to take a closer look at where you spend your money and customize those areas where you can make a difference. If you find, on the other hand, that you constantly have the money remaining each month, now you have the opportunity to decide what to do with this extra cash. You may need to set up an emergency or rainy day fund. You could also contribute more to your retirement savings. Consider repaying some loans faster, or perhaps you can start saving for special or large purchases. Jose Luis Pelaez Inc/Getty Images Students who first learn multiplication often have difficulty with this operation. Let's show students that multiplication is essentially a quick way to add groups. For example, if they have five groups of three balls each, students can solve this problem by determining the group amount: 3 and 3 and 3 and 3. If students know how to reproduce, however, they can calculate much faster that five groups of three can be represented by an equation of 5×3 , which is equal to 15. The free sheets below offer students many opportunities to hone their multiplication skills. First, print the multiplication table in slide 1. Use it to help students learn their multiplication facts. Subsequent slides have print editions that give students the opportunity to practice one- and double-digit multiplication facts up to 12. Use manipulative elements, physical elements such as gummy bears, poker chips, or small cookies- to show students how to create groups (like seven groups of three) so they can observe in a specific way that multiplication is just a quick way to add groups. Consider using other learning tools such as flash cards to help improve student multiplication skills. Multiplication chart. Print PDF: Multiply Chart Print multiple copies of this multiplication table and give one to each student. Show students how the table works and how it can be used to solve multiplication problems in subsequent sheets. For example, use a chart to show students how to solve any multiplication problem to 12, such as $1 \times 1 \times 2$, 7×8 and even $12 \times 12 \times 144$. Random Sheet 1. Print PDF: One-minute drills This sheet containing unambiguous multiplication is perfect for giving students one minute Once students have learned the multiplication table from the previous slide, use this printed print to see what the students know. Just hand out the print to each student and explain that they will have one minute to answer as many multiplication problems as they can. When students complete a one-minute sheet, you can write down their scores in the top right corner of the print. Random sheet 3. Print PDF: One-one multiplication practice Once students have completed one-minute exercises from previous slides, use this printed to give them more practice to do unambiguous multiplication. As students work problems, circulate around the room to see understands the multiplication process and which students lack in additional learning. Random sheet 4. Print PDF: More single-adult multiplication No method works better for teaching students than repetition and practice. Consider providing this print as a homework assignment. Contact your parents and ask them to help by having a one-minute exercise for their children. It shouldn't be hard to get parents to get involved as it only takes a minute. Random sheet 5. Print PDF: Single-million drilling This printed is the latest in this series, which contains only unambiguous multiplication. Use it to give a last minute drill before moving on to more difficult multiplication problems in the slides below. If students are still struggling, use manipulatives to reinforce the concept that multiplication is only a quick way to add groups. Random sheet 6. Print PDF: The one- and double-digit multiplication this printed introduces double-digit problems, including several problems with 11 or 12 as a factor - the numbers that you multiply together to calculate the product (or answer). This sheet may intimidate some students, but it doesn't have to be complicated for them. Use the No.1 slide multiplication chart to see how students can easily get answers to problems related to 11 or 12 as factors. Random Sheet 7. Print PDF: One- and double-digit drilling Use this printed to give students another minute of drilling, but in this case the problems have one- or double-digit factors. In addition to several problems with factors 11 or 12, several problems have 10 as a factor. Before you give the exercise, explain to students that to find a product of two numbers where one of the factors is 10, just add zero to the number multiplied by 10 to get your product. Random Sheet 8. Print PDF: Homework one- and Two-Digit Drill This printed should be a confidence enhancer for students as they continue to improve their level of knowledge with multiplication facts. It contains only two double-digit problems, both with 10 as a factor. So it would be a good sheet to send home as homework. As before, involve parents to help their children hone their math skills. Sheet 9. PDF Print: Random single- and double-digit problems use this printed as a cumulative score test to see what that learned by this point. Students have their multiplication tables stacked. Don't give this test as a minute exercise. Instead, give students 15 or 20 minutes to complete the sheet. If students show that they have learned their multiplication facts pretty well, go for the follow-up sheets. If not, see how to solve multiplication problems and allow students to repeat some of the previous sheets. Random sheet 10. Print PDF: Random Problem Review If students have struggled to learn their multiplication facts, use this sheet of random one- and double-digit problems as a review. This printed should be a confidence enhancer, since most of the problems it contains are unambiguous, and only double-digit problems include 10 as a factor. 2 Times tables. Print PDF: 2 Times Tables This print is the first in this series that uses the same factor, in this case, the number 2 in each problem. For example, this sheet contains problems such as 2×9 , 2×2 and 2×3 . Repeat the multiplication table and start walking through each column and chart row. Explain that the third row across and the third row down contain all the multiplication facts 2. 3 Time tables. Print PDF: 3 Times Tables This printed gives students the opportunity to practice multiplication problems where at least one factor is the number 3. Use this sheet as a homework assignment or for a minute's exercise. 4 Time tables. Print PDF: 4 Times Tables This printed gives students the opportunity to practice multiplication problems where at least one factor is the number 4. Use this sheet as a homework item. This provides an excellent opportunity to allow students to practice at home. 5 times the tables. Print PDF: 5 Fold Tables This printed gives students the opportunity to practice multiplication problems where at least one factor is the number 5. Use this sheet as a minute's exercise. Six time tables. Print PDF: 6 times table This printed gives students the opportunity to practice multiplication problems where at least one factor is the number 6. Use this sheet as a homework assignment or for a minute's exercise. 7 time tables. Print PDF: 7 Fold Tables This printed gives students the opportunity to practice multiplication problems where at least one factor is the number 7. Use this sheet as a homework assignment or for a minute's exercise. 8 time tables. Print PDF: 8 Fold Tables This printed gives students the opportunity to practice multiplication problems where at least one factor is the number 8. Use this sheet as a homework assignment or for a minute's exercise. 9 Times Tables. Print PDF: 9 Fold Tables This printed gives students the opportunity to practice multiplication problems where at least one factor is the number 9. Use this sheet as a homework assignment or for a minute's exercise. times tables. Print PDF: 10 Times Tables This Print Gives Gives ability to practice multiplication problems when at least one factor is the number 10. Remind students that to calculate any product, just add zero to the number multiplied by 10. Print PDF: Doubles Times Tables This printed feature doubles the problem where both factors are the same number, such as 2×2 , 7×7 , and 8×8 . This is a great opportunity to view the multiplication table with students. 11 Times tables. Print PDF: 11 Times Table This sheet features a problem where at least one factor is 11. Students may still be intimidated by these problems, but explain that they can use their multiplication tables to find the answer to every problem on this sheet. Tables 12 times 12 times tables. Print PDF: 12 Times Tables This printed offers the most complex problems in the series: Each problem includes 12 as a factor. Use this print several times. On the first attempt, let students use their multiplication tables to find products; On the second, students solve all the problems without the help of their multiplication chart. On the third attempt, give students one minute of exercise using this seal. Print. night figurative language worksheet key. night figurative language worksheet key 1-13. night figurative language worksheet answers. night figurative language worksheet answers 1-13. night figurative language worksheet answers 34-45

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