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## Biosphere worksheet pdf

A worksheet or sheet is a single page in a file that was created with an electronic spreadsheet program, such as a spreadsheet. A workbook is the name of an Excel file and contains one or more worksheets. When you open an electronic spreadsheet program, an empty workbook file consisting of one or more blank worksheets is loaded that you can use. 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 can use spreadsheets to store, manipulate, and display data. The primary storage unit for data in a worksheet is a rectangular cell arranged in a grid pattern in each sheet. Individual data cells are identified and organized by using the vertical column letters and horizontal row numbers of a worksheet that create a cell reference, such as a cell reference. Worksheet specifications for current versions of Excel include: 1,048,576 rows per spreadsheet16,384 columns per worksheet17,179,869,184 cells per worksheetA limited number of sheets per file based on the amount of memory available on the Google Sheet computer: 256 columns per sheet400,000 cells for all worksheets in a file200 worksheet per spreadsheet file In both Microsoft Excel and Google Sheets, each worksheet has a name. By default, the worksheets are Sheet1, Sheet2, Sheet3, and so on, but you can change these names. In Excel, use the following shortcut key combinations to switch between worksheets: Ctrl+PgUp (page up); Move to rightCtrl+PgDn (side down); Move left in Google Sheets, the shortcut keys for switching between worksheets are: Ctrl+Shift+PgUp; Move to rightCtrl+Shift+PgDn; Move left Guided tours on Biosphere 2 give families an insider view into the world's largest glass-enclosed environmental laboratory – with wilderness zones That ranges from lower savannah to tropical, as well as a million-gallon ocean seen from a 40-foot cliff. With a budget planner, you can breeze through bill payments without breaking a sweat and gaining control of your finances knowing where your money is going and how much you need to cover your expenses. Budgeting helps you become more aware of your income and expenses, so you can ensure that you spend in a way that supports your financial goals instead of wondering where your money went at the end of the month. If you've never budgeted before – or you haven't done so in a while – follow these instructions. Here are the most important steps to create your budget: Identify and calculate your overheads. Track 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 budgeting spreadsheet to start tracking your money. Fixed expenses When it comes to budgeting, 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: necessities - such as housing, health insurance and transport - often make up the largest part of your budget. Don't miss: Tricks to take the fear out of budgeting Housing The most important part of your monthly budget is the money you spend on housing. Whether it's the price 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 per year, working 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 expenses. Health insurance Staying healthy 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're not covered through work - or if you're topping up your coverage using private market insurance - as well as health care costs not covered by insurance and any money you spend on co-pays 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, these ages spend 65 to 74 the most - \$5,956 annually, or more than \$496 monthly, according to the BLS. People ages 55 to 64 are not far behind, spending an average of \$4,958 annually, which is about \$413 per month. Learn how to manage your money: The first thing you should do with every paycheck Transport Unless you're among the lucky few who can cycle or walk anywhere you need to go, budgeting for transportation is almost as important as budgeting for housing. Depending on your live situation, transportation costs may include a monthly subway pass, car payment, fuel or vehicle leasing costs. When budgeting for transportation, keep in mind that some components of this category are considered fixed, like car payments, while others vary, like gas. Overall, transportation costs Americans an average of about \$9,000 each year, the equivalent of \$750 each month. Related: Choose the right bank account for you variable expenses As opposed to 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 count as discretionary expenses, like entertainment. Creating a budget will keep you from overspending on discretionary spending, so you have enough money for necessities. Food and groceries No expenses tracker is complete without a category for food costs. Accounting for groceries is a key part of the budget process and it should also include take-out and restaurant visits. Don't forget the food costs that slip by you - like that latte you paid for in cash; they can work out to a significant amount of expenses over the course of a year. Gen Xers and early baby spend the most on food on average, according to BLS - probably due to having larger household family sizes than millennials. People ages 35 to 54 spend more than \$8,000 annually on food, working out to an average of \$667 monthly. Find out: Insider Grocery Shopping Hacks That Will Save You Money Utilities Though some utilities - like your phone, internet and cable bill - are fixed, many shifts from month to month depending on the season. Gas and electricity bills, for example, will fluctuate as you crank your air conditioner in summer or heat-encomse.00 in winter. Other utilities costs to consider include water and trash services. The BLS reported that utilities cost Americans an average of nearly \$4,000 a year or \$333 monthly. Entertainment and other extras Living on a budget doesn't mean you're not allowed to enjoy yourself, so include entertainment spending in your budget template so you can maintain balanced spending habits. The average U.S. entertainment spend is about \$2,700 each year, which works out to \$225 per month. Your discretionary expenses may include movies, amusement parks, concerts or other activities you spend money on purely for enjoyment. Other expenses that are likely to work their way into your budget include personal care expenses, like hair care and clothing. On average, clothing and personal care supplies cost \$2,430 each year, just north of \$200 a month. Although you may not spend the same amount each month, a personal care allowance ensures that you have the funds you need when you go to make a purchase. You should also make room in your fitness budget, even if it's a discounted gym membership, because staying healthy can save you money over time. Building Savings and Eliminating Debt One of the biggest benefits of money management is getting overall financial health because you plan your spending to adjust to your financial goals. With that in mind, saving for the future to become financially secure is the key to any budget. As for retirement, start setting goals and saving as soon as you can. Online investment firm Fidelity, for example, advises that you have 10 times your annual income saved by the time you hit retirement age - though more than half of Americans will retire broke. The easiest way to put money away is to contribute to a 401k or individual retirement account. In your monthly budget, withdraw this money from your monthly income immediately 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 possible debt relief. The vast majority of Americans have a mortgage, student debt, credit card debt or all three. Just as you do for retirement savings, set aside a percentage of your income, so you get your paycheck to put towards removing any debt you may have. The same strategy can help you set up an emergency fund in addition to your savings that will act as a safety net if you encounter illness, job losses or any other financial crisis. Next to it: More templates for budget templates that are easy to use

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