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Monthly expense calculator template excel

By Bryan Keythman You can use Microsoft Excel to perform a wide range of mathematical calculations, similar to a computer. Each calculation in Excel requires a formula that starts with an equal sign and contains values and mathematical operators. You can type a number or other cell as a value in a formula. Excel uses +, -, *, /, % and ^ to represent the addition, subtraction, and denial, multiplication, division, percentage, and exponent, respectively. Calculates a formula in the following order: negative signs, percentages, exponents, multiplication and division, as well as addition and subtraction. But you can use parentheses in formulas to tell Excel to calculate in a different order. Click in cell A1 in a blank Excel worksheet. Type a number that you want to calculate, and press Enter. For example, type 4 and press Enter. Enter another number that you want to calculate and press Enter. For example, type 5 and press Enter. Type =, the cell that contains the first number you want to calculate, a mathematical operator, the cell that contains the second number that you want to calculate, and any other numbers or operators that you want to calculate with the first two numbers. Press Enter when you're done typing. For example, type =A1+A2-(4-2)*2*(6/3) and press Enter. Excel connects the numbers in the cells referenced A1 and A2 in the formula. Calculates the formula in order of parentheses, exponent, multiplication and then left-to-right addition and subtraction. This leads to the answer of 1 in cell A3. As a business owner, the salary you pay to employees is a deductible expense for your income tax return. To correctly report expenses, you must separate the company's payroll expenses from the employees' salary expenses. The amounts you take from employees' salary for state and federal income taxes and the amounts they deduct to an employee's direction for health insurance premiums, for example, are employee expenses. Calculate the gross salary of each employee for each payment period that you want to include in the expense calculations. Include regular pay payments, bonuses, commissions and overtime. Calculate your employer's social security and medication contributions. You must pay 6.2 percent of an employee's gross salary in relation to social security taxes and 1.45 percent of an employee's gross salary compared to the Medicare tax. The employee also contributes to these fees, but does not include any employee contributions in your calculation. To simplify this step, multiply the calculation of the total gross salary for the period you are analyzing by 0.0765. The result is the employer's total expense for Social Security and Medicare. Add total gross salary and contributions Social Security and Medicare. The result is salary expense for the period you are considering. Use our monthly budget calculator to find out where you spend the most and start saving today. You'll be able to manage your money more wisely if you know what you're spending on. Simply enter your monthly expenses and in the fields below to see exactly how much you have and where it happens. Click the report view button to compare spending habits with our goals, which can help you identify areas for improvement. This calculator can be used to calculate current expenses, design future expenses, and also shows the impact of how much money your expenses have on how long it will take you to reach your financial independence or retire early. In addition to using this computer I also recommend tracking expenses on an ongoing basis. Here's the free expense tracker I use to manage my expenses in 10 minutes a month: Personal capital interest expense represents the cost of money you've borrowed on loans and lines of credit. It's a way to show how much business interest has accumulated during a year, month or quarter – not how much business interest the business actually paid for. Monitoring interest expense relative to income is incredibly important to determine how much of the cash flow is heading towards debt payments. To calculate interest expenses on the money you borrowed, you need three information: The amount of the principal outstanding on the loan Interest rate, specified on an annualized basis or throughout the year. If the loan document specifies a monthly interest rate, use an online calculator to convert it to an annual rate The period of time during which you want to calculate interest expenses would be the last year or quarter. An entire year has a numerical value of 1; a quarter is 0.25 and a month would be the twelfth of a year or 0.083. Now use the following formula to find interest expenses: main x interest rate x time period = interest expense. Let's say you borrowed \$50,000 at an annual interest rate of 6 percent. Prepare your quarterly financial statements and want to know the amount of interest debt for the last three months. The calculation is: \$50,000 x 0.06 x 0.25 = \$750 interest expense. Interest expenses occur in the company's income statement. This allows you to see at a glance how much of your cash flow is going to pay interest on your debt. For most businesses, even a small increase in interest rates can be a major headache, taking more of the cash flow away from operations and reducing pre-tax profit. The first line of defense is to lock down the current rate as far into the future as possible. If the current rate is too high, probably because of past credit mistakes, shop around for loans with lower rates. Refinancing is a good option when you have in business for a while and have built better cash and credit reserves. Another option is to pay down the principle on the loan. This can reduce the time it takes to pay off the balance while reducing the total interest over the life of the loan. The first step is to check out the Small Business Administration or SBA loans that are partially guaranteed by the government. These small, business-friendly loans and interest rates starting around 5.75 percent. These are a good option for profitable small businesses that have a solid trading record for two years - find a lender on the SBA website. If you are not eligible for an SBA loan, then different banks could also offer low interest rates; it may be worth hiring a broker to help you figure out your options. The lowest cost loans tend to come from family members, who may be prepared to lend you money at a very low interest rate. Taking money from the nearest and dearest presents your own set of problems, however, so make sure you both go into it with your eyes open. A lawyer can help you understand the risks. General and administrative expenses are the costs incurred by an undertaking as a result of the daily operations. These are mainly composed of general costs (costs not directly related to production) in the company's production activities, costs attributable to hiring and maintaining employees and costs related to the costs of purchasing office equipment and materials. Undertakings shall show general and administrative expenditure — sometimes referred to as operating expenses — from production expenditure when drawing up income statements at the end of each accounting period. In order to calculate general and administrative expenses, you must refer to the accounting records to determine the occurrence and costs of all general and administrative expense transactions. Gather all the accounting records. Accounting is the book in which you record all financial transactions that take place in your business. List all expenses and check to make sure they're correct. It categorizes expenditure into three categories: the cost of goods sold, which includes expenditure related to the production of goods and services; financial and investment expenditure; operating expenses including general and administrative costs. Separate all general and administrative expenses from the rest of the operating expenses. Some of the general and administrative expenses may include: payroll expenses, depreciation expenses, rent expenses, repairs, taxes, advertising costs, insurance expenses, interest on loans and office operations costs. Add all the general and administrative expenses you've incurred in your business. Make sure you add up all expenses that fall into this category. This will give you the total amount of money that your business has spent on expenses that relate to the general and administration expenses category. Tips If you are self-employed and drive your car to include all expenses related to this in general and administrative expenses. Warnings Do not include selling and marketing costs, although these are operating expenses, as they do not fall under the category of general and administrative expenses. Category. Category.

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