

Calculating Selling Price and Break Even Sales	
Product:	
Variable Costs	Cost
Direct Materials:	
Supplies:	
Direct Labor :	
Total Variable Cost	

Fixed Costs	Cost
Rent	
Electricity	
Total Fixed Costs	

Comparison of Selling Price		
	60% markup	90% markup
Unit price		

Comparison of Contribution Margin		
	60% markup	90% markup
Sales		
Less Variable Costs		
Contribution Margin		

Comparison of Break-Even Point		
	60% markup	90% markup
Break-even sales in units		
Break-even sales in dollars		

Monthly Budget Form

Step 1:
Set Financial Goals

Financial Goals: Pay off car loan, save for college, take vacation trip, and increase investments

Step 6:
Record What You Spend

	Budgeted Amounts	Actual Amounts	Variance
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Step 2:
Estimate Your Income

Income:
Salary and interest income

_____	_____	_____
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Outflows:

Step 3:
Budget for Unexpected Expenses and Savings

Unexpected Expenses and Savings

Emergency fund savings	_____	_____	_____
Vacation savings	_____	_____	_____
College savings	_____	_____	_____
Investment savings	_____	_____	_____
Total savings	_____	_____	_____

Step 4:
Budget for Fixed Expenses

Fixed Expenses

Mortgage/rent	_____	_____	_____
Automobile loan	_____	_____	_____
Student loan	_____	_____	_____
Insurance premiums	_____	_____	_____
Total fixed expenses	_____	_____	_____

Step 5:
Budget for Variable Expenses

Variable Expenses

Food	_____	_____	_____
Clothing	_____	_____	_____
Utilities	_____	_____	_____
Entertainment	_____	_____	_____
Medical	_____	_____	_____
Transportation	_____	_____	_____
Personal allowances	_____	_____	_____
Total variable expenses	_____	_____	_____

Total outflow

Step 7:
Review Spending and Saving Patterns

A Personal Balance Sheet

Personal Balance Sheet as of _____

Assets		
Liquid Assets Checking account balance Savings account balance Total liquid assets		
Real Estate Market value of house		
Personal Possessions Market value of car Furniture and appliances Electronic equipment Collectibles Total personal possessions		
Investment Assets Retirement accounts Stock investments Total investment assets		
Total Assets		
Liabilities		
Current Liabilities Medical bills Credit card balances Total current liabilities		
Long-Term Liabilities Mortgage Student loan Car loan Total long-term liabilities		
Total Liabilities		
Net Worth (assets minus liabilities)		

QUICK REFERENCE RÉSUMÉ FORMATS

SKILLS RÉSUMÉ

- NAME, ADDRESS, AND CONTACT NUMBERS
- JOB OBJECTIVE (Optional)
- SKILLS (List qualifications and accomplishments)
- WORK EXPERIENCE
- EDUCATION
- AWARDS, MEMBERSHIPS, AND ACTIVITIES

CHRONOLOGICAL RÉSUMÉ

- NAME, ADDRESS, AND CONTACT NUMBERS
- JOB OBJECTIVE (Optional)
- WORK EXPERIENCE
- EDUCATION
- AWARDS, MEMBERSHIPS, AND ACTIVITIES

ELECTRONIC RÉSUMÉ (No codes or special formatting)

- NAME, ADDRESS, AND CONTACT NUMBERS
- JOB OBJECTIVE (Optional)
- WORK EXPERIENCE
- EDUCATION
- AWARDS, MEMBERSHIPS, AND ACTIVITIES

APPLICATION FOR EMPLOYMENT

(Company name)

DIRECTIONS: Please use a pen and print.
Answer all sections completely and accurately.

NAME			SOCIAL SECURITY NUMBER
LAST	FIRST	MIDDLE	- - -

HOME ADDRESS				
NUMBER	STREET	CITY	STATE	ZIP

TELEPHONE #	ALTERNATE #

POSITION APPLIED FOR	SPECIFY DAYS AND HOURS AVAILABLE	PAY DESIRED

EDUCATION			
	NAME AND ADDRESS OF SCHOOL	COURSE	DATE LEFT
MIDDLE SCHOOL			
HIGH SCHOOL			
VOCATIONAL SCHOOL			
COLLEGE OR UNIVERSITY			
OTHER			

LAST EMPLOYMENT					
	NAME OF COMPANY	ADDRESS	SUPERVISOR	JOB	PAY
DATE BEGAN	DATE LEFT	REASON FOR LEAVING			

Additional qualifications applicant has to offer for consideration. These may include job-related interests, experiences, or volunteer activities.

The facts set forth on my application are true and complete.

DATE _____ SIGNATURE _____

Comparing Job Offers		
Year One Monetary Value	Job 1:	Job 2:
Salary		
Bonus		
Nontaxable benefits		
Tax savings on nontaxable benefits		
Less:		
Cost of Living Adjustment		
Year One Monetary Value		

Year Two Monetary Value	Job 1:	Job 2:
Salary		
Bonus		
Nontaxable benefits		
Tax savings on nontaxable benefits		
Less:		
Cost of Living Adjustment		
Year Two Monetary Value		

Summary Information	Job 1:	Job 2:
Years One & Two Monetary Value		

Comparing Housing Alternatives	
To Rent:	Annual Costs
Rent	
Renters Insurance	
After-tax interest lost on security deposit	
Total Annual Cost of Renting	
To Buy:	Annual Costs
Mortgage payments for one year	
Property taxes	
Homeowners insurance	
Estimated maintenance	
After-tax interest lost on down payment and closing costs	
Total	
Less	
Tax savings for mortgage interest	
Tax savings for property taxes	
Estimated annual appreciation	
Total Annual Cost of Buying	

Calculating Profit or Loss from a Bond Transaction			
Purchase costs:		Returns when sold:	
1 bond @ _____		1 bond @ _____	
Plus commission cost		Minus commission fee	
Total investment		Total return on sale	

Transaction Summary	
Total return on sale	
Minus total investment	
Profit from bond sale	
Plus interest	
Total profit and interest on transaction	

Computing Taxable Income and Tax Liabilities	
Adjusted Gross Income Computation	
Wages and Salary	
Plus Interest Income	
Total Income	
Less IRA Deductions	
Adjusted Gross Income	
Tax Computation	
Adjusted Gross Income	
Less Itemized Deduction or Standard Deduction Amount	
Less Exemptions amount	
Taxable Income	
Tax	
Less Tax Credits	
Total Tax	
Tax Withheld	
Tax Due	
Tax Refund Due	

Computation of Itemized Deduction:	
Adjusted Gross Income	
Medical Expenses Deduction:	
Medical Expenses Paid	
7.5% of gross income	
Medical Expenses Deduction	
Taxes Deduction:	
Real Estate Taxes	
Gifts Deduction:	
Gifts to Charity	
Other	
Total Itemized Deduction	

Comparing Health Insurance Options			
	Private Insurance	HMO	POS
	Annual Costs	Annual Costs	Annual Costs
Annual premium costs			
Medical costs:			
Ex. 4 office visits			
Ex. 2 prescriptions			
Total Medical Costs			