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Monthly budget template for bi weekly pay

By Aaron Parson Whether you want to stream a movie every few weeks or watch through 10 seasons of a series, Netflix instant streaming costs the same amount every month: \$8.99 for the Standard subscription, which includes unlimited HD videos on up to two screens at once. All you need to start your subscription is a credit card, debit card, PayPal account or Netflix gift card. Netflix accepts payments by credit or debit card - Visa, MasterCard, American Express or Discover - or via PayPal. Netflix charges you every month on the same day you signed up, starting after your free trial; So if you want to have your payment process on a given day every month, sign up for Netflix on that day. Netflix also accepts gift cards sold in stores such as Walmart, Target, Walgreens and GameStop. To sign up for Netflix for the first time, go to the Netflix home page on a computer and click Start Your Free Month. (If you want a disc-only subscription, go to the Netflix DVD home page instead.) Create an account, choose a subscription, and then enter your payment information. If you have a gift card, you don't need a credit card or PayPal account to sign in - go to the gift redemption page to get started. You'll still get a free month when you join with a gift card. If you've used Netflix before and ended your subscription, sign in to update your payment information and reactivate the subscription. You won't get a free month for re-enrolment. Since publication, Netflix has three streaming video subscriptions: Basic, Standard and Premium. The standard, Standard, costs \$8.99 per month and lets you watch Netflix on up to two computers or other devices at once. For a dollar less, the \$7.99 Basic plan limits you to a single machine at once, and does not include HD video. The \$11.99 per month premium subscription increases the limit to four simultaneous machines and adds Ultra HD video to certain programs. No matter which subscription you choose, you'll get access to unlimited streaming hours and the same video library. Renting DVDs from Netflix requires an additional monthly fee on top of your streaming subscription, or you only subscribe to DVD rentals. The cheapest option, the Limited Plan, costs \$4.99 and limits you to two discs per month. Other plans include unlimited discs per month, and are priced based on how many discs you rent at once: \$7.99 for one, \$11.99 for two or \$15.99 for three. Adding access to Blu-ray discs costs an additional \$1 on a limited plan, or \$2, \$3 or \$4 for unlimited plans, respectively. To add disk rental to an existing streaming plan, sign in to Netflix and go to the DVD subscriptions subscription page. A or household budget is a specified list of expected income and expenses that helps you to plan for how your money will be spent or saved, as well as tracking your actual spending habits. The word budget may have taken on a somewhat negative connotation over the years, relying on an image of squeezing pennies or limited spending. A One is really just a tool to get a better and more accurate understanding of your spending habits. By listing all your sources of income against all your monthly expenses (from required expenses such as mortgage or rent payments to discretionary expenses such as eating out or going to the movies), you get a real picture of your personal cash flow, which will allow you to make better and more informed financial decisions. An accurate budget will also help you to better understand what you can and can't afford. If you're finding your financial situation is changing due to an unforeseen economic downturn or job losses, now is a good time to get familiar with these resources and get ahead of your budget to make sure you're ok in the long run. Since everyone's financial situation is different, you notice that not every category in these worksheets below applies to your income or expenses. You even acknowledge that some months are different from others, but you should find after going through this exercise that you are more prepared for those changes and that you are also accountable for unexpected expenses. While a monthly budget cycle is generally the most reasonable time frame to set a first personal or household budget, there are many sources of income and expenses that don't perfectly follow a monthly schedule. For example, you receive a salary every week or two weeks, not once a month. In that case, calculate how that adds up in a month and write that in the correct row and column. You also have certain expected or even recurring expenses that are more or less common than monthly. To take these costs into account (such as car insurance) in your monthly budget, simply calculate the total cost for the calendar year and divide that by 12 to find the monthly cost. Write that number in the correct row and column. For starters, collect all relevant financial statements, such as your salary stubs, credit card accounts, and any other information that will help you provide the best and most accurate estimate of your expected income and expenses. To start your budget, fill in the Monthly Budget Amount column in the Spending worksheet as best you can for the next month. This can be downloaded below. If a particular category doesn't apply to you, simply leave it blank or enter a zero (0) in the box. Over the course of the month, keep track of your income and expenses. At the end of the month, fill in the Actual Amount of Monthly column and compare it to your original estimates. You may have overestimated how much you would spend on clothes, but underestimate the amount you would spend eating out. Record the difference. You don't have to go through this exercise every month, but it is useful at the beginning as it helps you to develop the most accurate monthly budget to refer ahead. The following are several worksheets that allow you to organize your data into a budget format. Our Our Worksheet and calculator with net income can be used to calculate your monthly income. You download, print, and manually fill in this worksheet or fill it out digitally in Excel, where your totals are calculated for you. Image by © The Balance 2019 Our Downloadable Surplus and Deficit Worksheet and Calculator combines the totals from the two worksheets above and calculates your monthly surplus or deficit. You print this worksheet and manually fill it out, or digitally fill in where your totals are calculated for you. Image by © The Balance 2019 If you find that at the end of the month you find that you are consistently spending more than you bring in, it might be time to take a closer look at where you spend your money and adjust those areas where you make a difference. On the other hand, if you notice that you have money left over consistently every month, you now have the opportunity to decide what to do with that extra money. Maybe you should build an emergency or rainy day fund. You could also contribute more to your retirement savings. Consider paying off certain loans faster, or maybe you start saving for a special or large purchase. Vacation pay is not required, but to remain competitive, U.S. companies voluntarily pay workers for an average of 7.6 holidays per year-mostly New Year, Memorial Day, July 4, Labor Day, Thanksgiving, and Christmas. When employees are required to work on vacation, companies often offer additional compensation or a floating day off. Template holiday pay One thing to note is that paid vacations, such as paid vacations or paid time off (PTO), are not legally required (but currently a handful of states do require paid sick leave). Paid vacations are just one advantage that helps you hire, retain and motivate your staff. Ultimately, your vacation pay policy and what days you offer as paid vacation is your decision. Here are two example holiday pay policies that you download: Vacation pay Policy for companies that close on holiday Holiday Pay Policy for companies that are open on holidays The first template policy is most common for offices and professional environments in which the company (such as a bank or consulting firm) is closed on the holiday and pays employees for those days off. It provides a list of the holidays that are paid (you change this). The second template is for companies that require employees to work on vacation, as is common in retail, home services, hospitality and restaurants. It offers support both paid and unpaid holiday policies. To use these templates, click the link and create a copy to save or and paste the text from this example holiday pay policy directly into your employee handbook, adding each year's holiday calendar dates before you share the policy with your staff. Your small business employees will be happy to know that you are paying for the free time you take on holiday. Here are five tips to help set up a holiday pay program for your team: Five tips for managing your vacation wage policy As an entrepreneur, the phrase the holidays might bring less than happy thoughts. We have a five-step process that you use to handle the holidays at your business and to manage a holiday pay policy. 1. Create, Document & Share your vacation policy You use our above examples of holiday pay policy templates to tailor policies to your business plan and business requirements. Then share it with your employees. We recommend that you do this at least four weeks before the next holiday, so they have time to plan. Think about which holidays you offer as paid. For information on what is often offered by small businesses, jump ahead to the sections below on the highest paid holidays. Then determine whether some employees need to work those vacations. (It's often based on seniority, for example, your long-term employees get a paid day off, while newer employees have to work and maybe take a floating vacation instead.) You also need to determine how to adjust the policy for part-timers, for example by prorates their holiday pay. To manage your holiday pay policy (as soon as you decide which vacations to pay for), we recommend adding your policy to your employee handbook. Holiday Pay Policy Considerations by type of employee Some companies offer different policies for different employees. For example, your store employees who work in your stores may be required to go on vacation so that your business can stay open on those days. In the meantime, your office workers may not have to work on those days. And some companies, such as plumbing and gas stations, offer 24/7 service, where employees have to work on vacation. Furthermore, if you have many employees with school-age children, you will notice that most schools observe all of the holidays that we list above and more. Therefore, on those days you consider flexible arrangements, even if you do not want to give them as paid vacation. Employees who can benefit from various vacation policies include: Full-time office employees: These are the most common employees to be offered six to nine paid vacation days, if you close your office in accordance with these vacation dates. Full-time field or service employees: These employees may be offered paid vacations to allow them to spend time with family, although some may flex vacation instead. Retail and restaurant employees: Consider giving full-time employees a day off depending on work schedules while part-time employees fill in or take flex time. Part-time workers: Part-time workers often receive a pro rata amount of holiday pay; Some do not offer holiday pay to part-timers. Freelance workers: Most small businesses don't pay freelance workers for vacation pay, but it's a perk you offer, especially if your freelancer is working full-time. 2. Track Time-off Requests & Holiday Pay Next, you'll need some way to keep track of who's scheduled to work on a holiday, what holidays you pay for, and who is to be paid on which dates. Make sure you keep up well with vacation time, vacation, and paid time off as well. One in three companies does not and may be subject to large fines from the Department of Labor (DOL) or government agencies. In fact, we recommend using software to manage your vacation pay policy while remaining in compliance with federal and state labor laws. HR software can not only track paid vacation days, but also electronically store your holiday pay policy documents and the list of paid vacation days online, giving employees a mobile app to view this information themselves. This prevents employees from asking the same questions over and over again, for example: When is our next holiday? And do I have to work that day? Below are four examples of different types of small business software tools that you use to manage your vacation policies, vacation work schedules, and vacation pay if you choose to offer it. Software plans Planning For hourly staff to work during the holidays, you consider using employee planning software, such as When I Work, which costs only a few dollars per employee, per month. It can plan your team, track vacations and save your holiday policy online. In fact, When I Work offers some cool extras, such as the ability to place an open shift that interested employees can choose to work, and shift changes- giving your employees more control over their own work schedule during the holidays. When I Work is free for companies with up to 75 employees in one location, and it also tracks the time worked, making payroll processing easier. Timekeeping Software If you need time and attendance for hourly staff (and overtime) and also want to offer and manage paid time off, consider using a time and presence app Homebase. Preprograms paid vacations into the work schedule and the time processing of employees referred to your payroll software. You also use it to manage paid time off (PTO) and other policies online and communicate with your team through an app. Payroll Software Payroll software typically identifies pre-paid vacation days and automatically provides the right holiday pay to both full and part-time staff based on your holiday pay policy. Affordable payroll software for small businesses, such as SurePayroll, automatically calculates employees' salaries based on hourly rates and standard hours and overtime. It also pays and files your payroll tax for you without you having to lift a finger. Try it for 30 days for free. HRIS Software Human resource information system (HRIS) software (also called HR software) makes it easy to get holiday money, personally personal and more: all online and with many automated features. It is often an upgrade from basic payroll software. Zenefits HR and payroll platform includes, for example, timekeeping, policy document storage, an employee handbook and a self-service portal for employees, all in one package. When you're ready to offer benefits or a 401(k), HRIS software can do the same. This kind of software runs \$6 to \$12 per month and more, per employee. In addition, it often charges a monthly service fee of about \$40 per month. 3. Remind employees of holiday schedules in advance It's not a bad idea to send a reminder one to two weeks prior to a paid vacation (or unpaid). Otherwise, your employees may assume they have a day off, especially if they are new to the staff. Ask employees to let you know if they need free time or have trouble working their scheduled services during the holidays. Early reminders prepare your salaried staff to plan upcoming work activities. For hourly team members, it can warn them that their schedule may change. In any case, it gives your employees a heads-up so they can clarify any holiday schedule or pay upfront. There's nothing worse than having to tell your restaurant employee that they don't have the Friday after Thanksgiving if they're already planning to visit their parents out of state. 4. Consider hiring temporary workers or not open If you run a restaurant and no one wants to work on Christmas Day, should you close or try to find temporary staff? Think of the cost and benefits of having the doors shuttered for the holidays versus staying open. Temps can be expensive, but so it can lose your team members as they start looking for other jobs that offer vacation out. Look at the big picture, including last year's data on what staying open on important holidays did for you revenue-wise. If you broke even or lost income that day, investing in a day off for employees may be a better way to go, whether you take that free time if paid or not. 5. Remind yourself that it's the holidays Take a deep breath: the holidays in the US are few and far between, and you will be prepared for the crazy Thanksgiving, Christmas, and New Year's holiday flurry if you plan on doing so. Remind yourself that holidays are important to people. They want (and need to) to spend time with family and friends. In fact, workers from other backgrounds can work fine on Christmas, but prefer Yom Kippur or Ramadan out instead. Holidays offer an opportunity to build your corporate culture by honoring something important. And who wants to replace a permanent, well-educated worker in this tight labour market during the holidays? Here are some of the most common in all U.S. companies: Most Commonly Paid U.S. Holidays Data from the Society for Human Resource Management (SHRM) shows how much U.S. employers offer vacations for the six most common holidays, which may not always be paid off days off. The six most common days are: New Year's Day New Year's Day 1); 95% Memorial Day (third Monday in May); 94% Independence Day (July 4); 76% Labor Day (first Monday in September); 95% Thanksgiving Day (fourth Thursday in November); 97% Christmas Day (December 25); 97% Many companies, even startups, allow employees to take off at least the main holidays. Many employers add either the day after Thanksgiving or Christmas Eve, making these seven or eight vacations most provided to employees or offset using holiday pay. Because most of these holidays are clustered in summer and early winter, adding paid vacations in spring and fall can help even take out seasonal breaks and keep your employee's morale and productivity up. Here are some additional holidays that many small businesses observe: Martin Luther King Jr. Day (third Monday in January) Presidents Day (third Monday in February) Columbus Day (second Monday in October) Veterans Day (November 11) For more information on paid leisure time (PTO) as a whole and how to offer it, use our PTO guide, which covers vacation, sick leave, vacation, bereavement, and more. In addition, some companies offer a different set of paid vacations to salaried workers versus hourly employees or to part-timers who do not work full-time or regularly. It is also not a bad idea to be aware of PTO laws. Here's a quick summary: Federal, State, PTO & Vacation Pay Laws You don't have to offer your employees paid or unpaid vacation days, by state or federal law. You also don't need to provide vacation time (although you may need to provide paid sick leave if your business is located in certain cities or states, such as California or Oregon). Even if not necessary, providing paid vacation days and vacation time can be an important part of recruiting and retaining great employees. Moreover, providing paid free time can increase morale and improve productivity. That helps you hire top talent and prevents them from leaving your business to get more time with their family. We recommend when I work as free planning software for small businesses that can help you manage your holiday work schedules. When I work you build the schedule and then ask employees to sign up for shifts. It also enables shift change, making it easy for managers and employees to ensure that shifts are covered. Visit When I Work Cost to Implement a Holiday Pay Policy There are three primary costs that go into setting up and implementing a holiday pay policy. The first is the cost of developing, saving and providing training on the holiday pay policy itself. The second is the cost to manage it. But the most expensive aspect of holiday pay is that you pay employees their standard wage on days when they don't really work. Policy set. It may take several hours a year to document, update, and share information about your holiday pay policy. Use our policy template to get started. Policy management: You may need software to track your staff schedules paid vacation days. This can run from free to a few dollars per employee, per month and up. Wages: To determine the cost of your vacation pay policy, multiply the number of employees you have by the number of vacation days you pay and then the average employee wage per day. Let's say your average employee works eight hours a day and earns \$15 an hour. That's \$120 a day (\$15 x 8 hours a day). If you have 10 employees and give them seven paid vacation days a year, it will cost you \$8,400 in labor costs (holiday wage wage). Example: 10 employees x 7 days x \$120 per day = \$8,400 Instead of thinking about vacation money in terms of cost, however, consider it an investment in your business. In fact, you're likely to reduce your hiring and hiring costs by thousands of dollars a year because you attract and retain employees who want paid vacations. In addition to health benefits, paid time off is the most prized work perk that employees require. If you want to offer extra perks in addition to holiday pay, check out SurePayroll. This small business

software automates your payroll, lets you offer pay-as-you-go compensation insurance, and even affordable 401(k) and health insurance plans for your employees – all with flexible pricing that meets your needs. Visit [SurePayroll Pros & Cons of Providing Holiday Pay](#) HR professionals tell you that offering holiday pay to employees will save you money in the long run by reducing your revenue. Nevertheless, if you talk to entrepreneurs, you will find there pros and cons worth noting. Pros of offering vacation pay Here are the benefits and primary benefits for your business of providing vacation money to employees: Improved employee morale: Your employees don't have to choose between spending time with their family or getting paid. They get both. Less turnover: Your employees will not be tempted to change from employer to one that pays for holidays. It's a competitive advantage you have over other employers. Reduced absenteeism: Your employees are less likely to report 'sick' on vacation, or take a sick day before or after the holidays because they are paid to take the holiday. Disadvantages of offering vacation money The disadvantages of paying employees for vacations are less compelling and include: Duration: You must pre-determine your labor costs of providing paid vacation days similar to other PTO benefits you provide, such as vacation pay. Plan conflicts: You employees need to work on vacation, and so will have to offer a floating vacation or some other means to make it fair to those employees, such as providing them with a bonus for working on a vacation. Absenteeism after the holidays: Some employees make paid holidays and call in sick the day before or after to give themselves a longer holiday. Can't make a distinction: If you offer paid vacations to some, you should offer it to all employees in similar jobs and categories. You may not discriminate against legally protected classes, such as offering paid vacations based on religion or marital status. How Holiday Pay Works Paying Employees for a Vacation Works Exactly The Same As Paying the Employee As If They Were Working That Day. How many hours they would have worked on that day (such as an eight-hour working day) is paid for that holiday date during that pay period. Of course, it's easier if you set holiday dates in advance within your salary software, so you don't have to manually enter the number of hours and the pay rate for each employee each holiday. Your payroll software typically has a category to track holiday pay as a separate paid time-off category. And your HR software can also be used to strengthen rules such as paying part-time employees an average number of hours or checking to see that the employee was working the day prior to a vacation if your vacation pay policy requires that. Alternatives to holiday pay Smaller companies that don't feel they can afford to pay employees for all paid vacations can consider options such as floating vacations, paid time off or flexible planning. Another alternative is to offer a day off, but don't pay for that day off, which gives your employees the free time they need, even if they're not getting paid while taking that time away from work. Floating vacation Instead of standard paid vacations, you allow employees to take days off that make sense for them. For example, you have non-Christian employees who don't celebrate Christmas and prefer to celebrate their own religious or family holidays. You set a floating holiday policy here. Paid time off Many companies offer paid time off for holiday and family events. Like floating vacations, this gives employees the ability to plan several days at once, perhaps allowing them to travel to see family for the holidays. Set a standard PTO policy here. Unlimited paid time off Some startups are experimenting with unlimited PTO as a way to attract and retain employees. In fact, they don't track specific days when employees take off, but offer employees work expectations and a salary. There are a number of best practices on offering unlimited PTO, and, due to labor laws, this option only works for exempt workers. Flexible schedule You let employees bend their schedules around holidays based on who does and who doesn't want to work. Or maybe employees can share services so that each person can spend at least a few hours that day with their family if they are required to work on vacation. For example, a shop assistant can only take the morning shift, while another can pick up the afternoon shift. Unpaid Vacation Because Paid Vacations required by federal, state or local law, some employers do not offer them. For example, if they close their business on those days, employees have the day off, unpaid. And some service companies allow employees to sign up for those vacations they need to take off the work schedule (such as call on call) remains covered. Paid vacations that are being worked Some service providers and retail or food service companies that need to stay open on holiday encourage their employees to take those holiday services with different pay. It can be a \$100 holiday bonus for working that vacation, or it can be double time, meaning the employee receives twice their normal pay for all the hours worked on that vacation. FAQs (FREQUENTLY ASKED QUESTIONS) about holiday pay Here are the most frequently asked questions about holiday pay. Is holiday pay required by legislation? No. Some states mandate sick pay, and other states require short-term disability benefits to be provided. However, no federal, state or local laws require an employer to offer paid vacation (or even to allow employees to take those vacation days off, unpaid). However, if you're in a union environment where paid holidays are specified, or if your company is in the employee's handbook, offer letter, or policy that specific holidays must be paid for, you must abide by it. What is the holiday pay rate? Typically, employers who have not worked vacation pay for days pay the employees the same rate that they would have received if the employees had worked that day. For employees who work on vacation, you are considering paying a premium, such as a bonus or an hour and a half. (Please note that no holiday rates or offers are required by law. It is always an optional advantage that an employer can offer or not, unless a union contract determines otherwise.) Can unused holiday pay be transferred to the following year? It is unusual for holiday pay to be transferred from one year to the next. If an employee can't use their vacation pay (because he or she works that day, for example), you either pay him a holiday allowance on top of his or pay for that day (double time) or you offer them a floating vacation, with the condition that he uses it within a certain time frame, such as that month or prior to the end of the year. What if an employee is sick or on leave during the holidays? Some companies only pay holiday pay for employees who work their scheduled working days before and after the holidays. That prevents employees from turning a vacation into a vacation and prevents you from showing up after a long holiday weekend. Employees on paid leave are generally paid the holiday as if they were working, while those on unpaid leave are not. In addition, some employees plan their PTO around a holiday. In that case, for example, they still have to pay for the holiday as a holiday and the days before and after the holiday as PTO. However, before you add restrictions to your holiday pay policy, you have the sick leave laws in your state to ensure that you do not violate local leave laws. Do companies with hourly workers have to pay out holiday pay? Companies with hourly employees do not always offer paid holidays or paid holidays, but this does not mean that Not. If your store or café offers paid holidays or holidays, attract you top talent for open positions and reduce the turnover of existing staff. Don't believe that providing a day off or a paid day off could benefit your business? It has been proven to increase employee engagement. You also decide to organize a holiday party instead. Should companies use vacation time? In addition to paid vacation, it is worth noting that having two weeks (10 working days, or 80 hours) of paid vacation time is standard in most paid roles. That standard is also worth considering for hourly workers if you want to attract and retain a higher level of talent. What should my holiday policy look like if my business doesn't close on holidays? If you own a restaurant, café or small theater business, there are a number of reasons why you might not close on a usual holiday and stay open for business. If this is the case, you will instead want to establish a holiday pay policy around the following: What vacation your business is open and what the hours and services will be on those days Whether you pay a bonus or pay double time for people who work those days Then, you want to adopt a vacation wage policy and vacation work policy. Make sure your employees receive a copy. Bottom Line A holiday pay policy can feel stressful for a cash-strapped small business owner. But, consider the benefits of it for your employees and employer brand. Having a few paid vacations, or paying people extra to work on a traditional vacation, can help keep your employees happy. This reduces your overall labour costs and helps to keep the employees who keep your doors open. Open.

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