

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

<b>Fixed Costs</b>	<b>Cost</b>
Rent	
Electricity	
<b>Total Fixed Costs</b>	

<b>Comparison of Selling Price</b>		
	<b>60% markup</b>	<b>90% markup</b>
Unit price		

<b>Comparison of Contribution Margin</b>		
	<b>60% markup</b>	<b>90% markup</b>
Sales		
Less Variable Costs		
Contribution Margin		

<b>Comparison of Break-Even Point</b>		
	<b>60% markup</b>	<b>90% markup</b>
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 \_\_\_\_\_

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

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

DATE \_\_\_\_\_ SIGNATURE \_\_\_\_\_

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

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

<b>Summary Information</b>	<b>Job 1:</b>	<b>Job 2:</b>
<b>Years One &amp; Two Monetary Value</b>		

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



Calculating Profit or Loss from a Bond Transaction			
<b>Purchase costs:</b>		<b>Returns when sold:</b>	
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	

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

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

