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Meaning of job cost sheet

BOSTON (TheStreet) - You can work yourself in a poor home. Holding a full-time job is the only way most can earn a salary and make ends meet. The catch that a very act of work costs you in ways that go far beyond taxes. For those trying to get on lower wages, the impact of what it's worth going to work every day can put significant pressure on household budgets. Cars are expensive, but even if you're lucky enough to have viable access to public transport, prepare to slap down \$60 to \$100 a month for a train or bus ticket. The downside of the country's unemployment social protection is that sometimes it may seem more lucrative (at least in the minds less than motivated) to stay home collecting unemployment checks than to take a more riding job. Someone who, for example, is fired with a \$60,000-a-year position may find it difficult to justify passing on a biweekly unemployment benefit check that adds up to about twice that when offered a paid job for the same low amount. Once \$30,000 starts nibbling on the many costs associated with carrying out daily work, sitting on the couch, eating government-funded pizza buns and watching TV judges may start to seem better. Here are five costs of eating up on your salary and then some tips for keeping you wallet closed - and full: 1. Tanks for nothing there are commuting costs to contend with. If you're lucky enough to have viable access to public transport, still prepare to slap down \$60 to \$100 a month on a train or bus ticket in most major cities. If you go to the office, the costs of shooting from there. Nationally, most low- and middle-income workers - more than 85 percent - drive private cars, according to a study by the Center for Housing Policy, a nonprofit research affiliate of the National Housing Conference. According to data compiled by the personal finance website Bundle.com, the average American worker spends more than \$6,000 a year on transportation costs. This accounting includes not only fuel costs, but also other auto costs (insurance, inspections, etc.). It's not just gas that will affect your personal profit. There is also wear and tear on your car that goes with the commute, not to mention the purchase price of the vehicle. Depending on where you live, this family budget item, which is significantly affected by the duration and frequency of commutes, can grow much higher. A study conducted last year by the Urban Land Institute found that at the national level, transport costs are the second highest household expenditure (housing No. 1). In studies focused on the Boston region between 2006 and 2008, transportation costs consumed 19% for a typical household, at \$994 a month, or \$11,927 a year. Forty-one percent of workers in this region have been commuting half an hour or longer and one in 10 commuting for at least an hour. Add to the mixture an expensive question of where to park if your site works doesn't provide its own lot. In major cities, be prepared to have daytime parking set you back \$300 to \$400 a month or more. 2. Children's Care Dilemma If you have children, prepare yourself for what could be the biggest budget buster of all - childcare. More than 11 million children under the age of 5 spend about 35 hours a week in the care of someone other than their parents, according to the National Association of Child Care Resources and Reference Agencies. On average, pre-school-age working mothers spend 36 hours in kindergarten or childcare. More than half (51%) of those who said they would like to have a Families with children under the age of 5 say the economy has somehow influenced their childcare arrangements, with more than three-fifths (63%) of those in the UK who are in the middle of living, worried at least part-time about paying their bills, the group found in a recent survey. For many families, the cost of quality childcare is simply too high, says Linda Smith, the association's executive director. How high? According to the association, the cost of day care can fluctuate greatly between cities, with major metropolitan areas commanding a hefty price. A full-time baby care center was found to range from \$4,500 to nearly \$19,000 last year. A care center for a 4-year-old child ran between \$4,460 and \$13,158 a year. Before and after school, caring for a school-age child at the center can cost upwards of \$10,000. Costs force some working families to make difficult and questionable decisions. More parents are facing the idea of opting for unlicensed and unregulated childcare settings to save money, Smith says. If parents are faced with a decision on whether to pay more for childcare or buy other necessities such as food, child care is usually the first area where parents make adjustments to cut costs, Smith said. In most cases, families are more likely to spend more on childcare than on health and nutrition combined. Even those who think of their pets as children will pay the price for being at work. A dog walker usually costs \$15 to \$30 per session. 3. Clothing calls What you wear to work will also push your budget. Need to dress for success? A quality suit will cost at least \$800, often more depending on the designer and where you buy it. Dress shoes will cost about \$100 per pair (often much more depending on the manufacturer, style and quality). A good blouse, leather belt, handbag, messenger bag, laptop case, cloak, snow boots and umbrella are just a small sample of clothes or accessories that you may need to choose for an office wardrobe. 4. Eating away at your savings Lunch and eaters will also have you reaching for your debit card throughout the day. If you shell out \$10 a day for lunch, and more 5 a day for coffee or snacks, you can deduct nearly \$4,000 from your take-home pay. Tired after a long day of work? Instead of affordable homemade food, you'll probably end up blowing \$10 or more grabbing fast food on the way home in two or three times a week. Communication after work is an important extracurricular activity to strengthen teamwork and morale. But even a lone beer and one snack once a week will deduct another \$20 or so from your ever-shrinking salary. 5. Charity fatigue The workplace also makes you a target for charity appeals. It's hard to refuse colleagues when they ask you to support your kids by buying Girl Scout cookies or a magazine subscription. There are also walk-a-thons, 5k road races and other charity-minded efforts that will pass the hat for bail. Is Gus retiring from accounting? Carol's birthday cake? Helen from HUMAN resources just had a baby? Choosing not to chip in is a cardinal sin in office politics. How to reduce all work-related costs you can reduce how to get a raise. Each dollar saved can go to other household expenses, or be redirected to savings or retirement plan. Some ways to save money every working day can be quite simple. Pack lunch every day instead of running to your local sub shop and try to prepare (and possibly freeze) some dishes that you can heat once you get home on the days you're too destroyed to play chef. Using a slow cooker with a timer is another way to have hot food ready for you by the time you pull in the driveway. Instead of paying \$100 or more for a shirt at the Brooks Brothers, avoid boutiques and malls, and instead stock up on shirts, ties, blouses and dresses at more affordable retailers such as Kohl's (KSS) - Get a report, Target (TGT) - Get a report, Macy's (M) - Get a report or even Wal-Mart (WMT) - Get the report. You may give up a bit of your reputation as a fashionista, but the savings may be worth it, and the chances most employees won't even notice. One way to cut travel or day care costs is to see if your employer is open to you telecommuting one or two days a week. While this certainly won't offer much help to those who work with the public, some may be able to hunker down in the home office on a regular basis to keep costs down. Your human resources department can also help you realize savings through pre-tax payroll deductions for necessary expenses such as transit passes. Your company may also be able to arrange for a dependent care refund account. These plans, similar to a health savings account or flexible savings account, allow pre-tax deductions for wages to pay for day care for children under the age of 13 (as well as day care for the disabled or infirm). Some of these may be used to cover the appropriate care costs at age 12 and under the age of or adult childcare costs during the day for a disabled spouse or IRS qualified tax dependents. The maximum annual deduction is \$5,000 for a married couple. 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