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Adding doubles is an easy but essential step for early math education. Jon Boyes/Getty Images When teachers first introduce children to math in kindergarten and first grade, every basic concept must be presented thoroughly and with as complete an explanation as possible. For this reason, it is important to explain the addition of doubles to young mathematicians early in the process of adding teaching, in order to ensure that they correctly understand the chapters of basic arithmetic. Although there are a variety of teaching tools, such as printable duplicate addition worksheets and counters, the best way to demonstrate the concept of dual addition is to walk students through the addition of each number one to 10 to itself through the use of visual aids. By walking students through each addition through the tying demonstration (e.g. using buttons as counters), teachers are able to practically display the concepts of basic mathematics in a way that young children can understand. D. Russell There are a variety of assumptions about the best way to teach kindergarten and first-grade students basic addition, but most of them show the use of specific objects such as buttons or coins to demonstrate key addition facts for numbers from one to 10. Once the child understands the meaning of questions like If I have 2 buttons and I get 3 more buttons, how many buttons do I have? It's time to move the student to pen-and-paper examples of these questions in the form of basic mathematical equations. Students should then practice writing out and solving all equations for numbers one to 10 and study charts of these number events that will help them when they start learning more complicated addition later in their education. By the time students are ready to move on to the concept of doubling a number-that is the first step in understanding multiplication in the first and second grades-they need to understand essentially regular addition of numbers one to 10. Allowing students to practice simple addition, especially doubles, will give them the opportunity to memorize these simple calculations. However, it is important when students first introduce themselves to these concepts to provide them with tying or visual aids to help calculate amounts. Chips, coins, pebbles, or buttons are great tools for demonstrating the practical side of mathematics. For example, a teacher might ask a student, If I have two buttons then I will buy two more buttons, how many buttons will I have? The answer, of course, would be four, but the student could walk through the process of adding these two values by counting two buttons, in two more buttons, then counting all the buttons together. For the following worksheets, challenge your students to complete the exercises as soon as possible with and without the use of counters or counting tools. If a student loses any of the questions as soon as they deliver it for review, set aside time to work with the student to demonstrate how he or she arrived at his or her response and how to emphasize the addition with visual assistants. With a budget planning, you can breeze through account payments without breaking a sweat and gain control of your finances knowing where your money is going and how much you need to cover your expenses. Budget helps you become more aware of your income and spending so you can make sure you spend in a way that supports your financial goals, rather than wondering where your money went at the end of the month. If you've never budgeted before - or haven't done so for a while - follow this guide. Here are the main steps for creating your budget: Determine and calculate your fixed expenses. Track spending on variable expenses. Build your savings. Eliminate the debt. First, learn the details of how to make a monthly budget that fits your net income, then use this budget worksheet to start tracking your money. Fixed costs When it comes to the budget, there are two categories of expenses: fixed and variable. Fixed costs do not change from month to month and are non-negotiable. This category includes absolute needs — such as housing, health insurance and transportation — and often includes most of your budget. Don't miss: Tricks to get the fear out of drawing up the housing budget The most important part of your monthly budget is the money you spend on housing. Whether it's the cost of your rent or mortgage, housing is probably your biggest monthly expense. Research by the Bureau of Labor Statistics found that Americans spend an average of \$17,000 to \$18,000 on housing annually, which works out between \$1,417 and \$1,500 a month. If you own your home, you should also include the cost of your property tax when budgeting for housing costs. Health Insurance Stay Healthy is not free, so you should include health care costs in your budget planning. Health care costs include your health insurance premiums if you're not covered through work - or if you're supplementing your coverage using private purchase insurance - as well as health care costs that aren't covered by insurance and any money you spend on co-pays and discounts. How much you spend on health care depends on your age, whether you're taking prescription drugs and the cost of your premiums. On average, those ages 65 to 74 spend the most - \$5,956 a year, or more than \$496 a month, according to the BLS. People of age up to 64 years old is not far behind, spending an average of \$4,958 a year, which is about \$413 a month. Learn how to manage your money: The first thing to do with every Paycheck transfer If you're not among the lucky few who can bike or walk everywhere you need to go, the transportation budget is almost as necessary as the housing budget. Depending on the state of your life, transportation costs may include a monthly subway pass, car payment, fuel or vehicle leasing costs. When drawing up a budget for keep in mind that some elements of this category are considered stable, such as car payments, while others vary, such as natural gas. Overall, transportation costs Americans an average of about \$9,000 each year, the equivalent of \$750 each month. Related: Choose the right bank account for your variable expenses As opposed to fixed costs, your variable budget items will change from month to month, depending on your lifestyle. Some variable costs are absolutely necessary, such as food costs, while others are calculated as discretionary costs, such as entertainment. Creating a budget will keep you from spending excessively on discretionary spending so that you have enough money for the needs. Food and groceries No spending tracker is complete without a category for food costs. Accounting for groceries is a central part of the budgeting process, and should also include take-out and restaurant visits. Don't forget about the food costs that slip off you - like this latte you paid in cash; they can work out a fairly large amount of spending over the course of a year. Gen Xers and early baby boomers spend the most on food on average, according to the BLS - likely due to having larger household household sizes than millennials. People aged 35 to 54 spend more than \$8,000 a year on food, which works out at an average of \$667 a month. Learn: Insider Grocery Shopping Hacks that will save you Money Utilities Although some utilities - such as your phone, internet and cable bill - are stable, many shifting from month to month depending on the season. Gas and electricity bills, for example, will fluctuate as you twist your air conditioner in summer or heater in winter. Other utilities costs to consider include water and waste services. The BLS reported that utilities cost Americans an average of nearly \$4,000 per year or \$333 a month. Entertainment and other extras Living on a budget doesn't mean you're not allowed to enjoy yourself, so include entertainment costs in your budget model so you can maintain balanced spending habits. The average American's entertainment costs are about \$2,700 each year, which works out to \$225 a month. Your discretionary expenses may include movies, amusement parks, concerts or other activities for which you spend money solely for enjoyment. Other costs that will likely work their way into your budget include personal care expenses, such as hair care and clothes. On average, species and personal care supplies cost \$2,430 each year, just north of \$200 a month. While you don't spend the same amount each month, stopping a personal care allowance ensures that you get the funds you need when you go to make a purchase. You should also make room on your budget for fitness, even if it is a discount gym membership because staying healthy can save you money over time. Building Savings and Eliminating Debt One of the Biggest Benefits of Money Management Is Gaining Overall Financial Health Because You Plan Your to align yourself with your financial goals. With this in mind, saving for the future to become financially secure is the key to any budget. When it comes to retirement, start setting goals and saving as soon as possible. Online investment firm Fidelity, for example, advises that you have 10 times your annual income saved by the time you hit retirement age - however, more than half of Americans will retire broke. The easiest way to put money away is to contribute to a 401k or individual retirement account. In your monthly budget, deduct this money from your monthly income immediately, so you don't think twice about spending that cash instead. Consider automating your savings as part of your plan to build better money habits. Finally, you have to budget for debt reduction and eventual debt elimination. The vast majority of Americans have a mortgage, student debt, credit card debt or all three. Just as you do for retirement savings, set aside a percentage of your income once you get your paycheck to put toward eliminating any debt you may have. This same strategy can help you create an emergency fund in addition to your retirement savings that will act as a safety net should you experience illness, job loss or any other financial crisis. Next: Easier-to-use budget templates

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