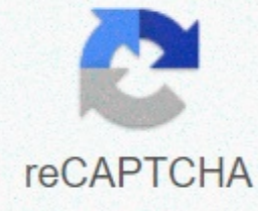




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Photo: David Ross In Ashanti culture, the stool is considered the sitting place of the spirit. Ghanaian designers Kweku and Josephine Forson of Tekura Design paid tribute to this custom with a stylish stool. Available in five finishes (and a small version intended to be used as a decorative element), the handmade piece has strong, simple lines and a sensual curved seat that echo traditional shapes. The Ashanti bank is available through Amaridian, a New York-based gallery dedicated to African design and craftsmanship. Ashanti feces, \$295; amaridianusa.com. For more on what we love, click here. This content is created and maintained by third parties and imported into this page to help users provide their email addresses. You may be able to find more information about this and similar content in piano.io

With a budget planner, you can go through account payments without sweating and gain control of your finances knowing where your money is going and how much you need to cover your expenses. The budget helps you become more aware of your income and spending, so you can be sure you're spending in a way that supports your financial goals instead of wondering where your money went at the end of the month. If you've never budgeted before - or you don't do it for a while - follow this guide. Here are the key steps to create your budget: Identify 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 within your net profit, then use this budget worksheet to start tracking your money.

**Fixed Expenses** When it comes to budgeting, there are two categories of expenditure: fixed and variable. Fixed expenses 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 comprises most of its budget. Don't miss: Tricks to take away fear of 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. A Bureau of Labor Statistics survey found that Americans spend an average of \$17,000 to \$18,000 on housing per year, which is 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 Staying healthy is not free, so you should include the cost of health care in your budget planner. Health care costs include your health insurance premiums if you are not covered by work —or you are increasing your coverage using private market insurance —as well as the costs for health care not covered by insurance and any other you spend on co-payments and deductibles. How much you spend on health care depends on your age, whether you are taking prescription medications and the cost of your insurance premiums. On average, people ages 65 to 74 spend more —\$5,956 a year, or more than \$496 a month, according to bls. People aged 55 to 64 are not far behind, spending an average of \$4,958 a year, which equates to about \$413 per month. Learn how to manage your money: The first thing you should do with each wage transport Unless you're among the lucky few who can ride a bike or ride everywhere you need to go, the budget for transportation is almost as essential as the budget for housing. Depending on your life situation, transportation costs may include a monthly subway pass, car payment, fuel, or car rental costs. When budgeting for transportation, keep in mind that some components of this category are considered fixed, such as car payments, while others vary, such as gas. Overall, transportation costs Americans an average of about \$9,000 a year, the equivalent of \$750 per month. Related: Choose the Right Bank Account for You

**Variable Expenses** Unlike fixed expenses, the variable components of your budget will change from month to month, depending on your lifestyle. Some variable expenses are absolutely necessary, such as food costs, while others count as discretionary expenses, such as entertainment. Creating a budget will prevent you from spending too much on discretionary expenses so you have enough money for your needs. Food and Groceries No expense tracker is complete without a category for food costs. Grocery accounting is a key part of the budgeting process, and should also include restaurant and food visits. Don't forget the food expenses that pass through you—like that latte you paid for in cash; they can work for a considerable amount of spending over the course of a year. Gen Xers and former baby boomers spend more on food on average, according to the BLS — probably due to larger family sizes than millennials. People ages 35 to 54 spend more than \$8,000 a year on food, an average of \$667 a month. Find out: Insider Grocery Shopping Hacks that will save utilities although some utilities - such as your phone, internet and cable bill - are fixed, many change from month to month, depending on the season. Gas and electricity bills, for example, will fluctuate as you crank your air conditioner in summer or heater in winter. Other utilities costs to consider include water and waste services. The BLS that utilities cost Americans an average of nearly \$4,000 a year or \$333 a month. Entertainment and other extras Living on a budget doesn't mean you're not allowed to have fun, so include entertainment expenses in your budget model so you can balanced spending habits. The average entertainment spending of Americans is about \$2,700 a year, which gives it to \$225 per month. Your discretionary expenses may include movies, amusement parks, shows or other activities where you spend money purely for fun. Other expenses that are likely to go into your budget include personal care expenses such as hair care and clothing. On average, personal care clothing and materials cost \$2,430 a year, just over \$200 a month. While you may not spend the same amount each month, booking a personal care allowance ensures that you will have the necessary funds when you are making a purchase. You should also make room in your fitness budget, even if it's 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 are planning your spending to align with your financial goals. With that in mind, saving for the future to become financially secure is critical to any budget. In terms of retirement, start setting goals and saving as soon as you can. Online investment firm Fidelity, for example, advises that you have 10 times your annual income saved when you reach retirement age —however, more than half of Americans will retire in broke. The easiest way to save money is to contribute to an individual retirement account of 401,000 or individual. In your monthly budget, deduct that money from your monthly income immediately so you don't think twice before spending that money instead. Consider automating your savings as part of your plan to build better monetary habits. Finally, you need to budget for debt reduction and eventual debt elimination. The vast majority of Americans have a mortgage loan, student debt, credit card debt or all three. Just as you do for retirement savings, reserve a percentage of your income as soon as you receive your salary to put in to eliminate any debt you may have. This same strategy can help you create an emergency fund, plus your retirement savings that will act as a safety net if you encounter illness, job loss, or any other financial crisis. Next: Easiest to Use Budget Models

**Hospital in Malabo**La Peace Hospital's the best hospital in the country, with staff from Europeans and Israelis. There is a pharmacy and a five-star hotel on site. Travel Agency in GabonNgondetour's the agency is the best option for both day trips and longer tours gabon's national parks. The owner, Paul Armand Mombey Indaki, speaks English and is very experienced. There's no office. contact Paul... Tourist information at Mt WenchiWenchi Eco Tourism AssociationA Wenchi Eco Tourism Association, the office of which is located a kilometer or more before the parking area on the Ambo side of the provides the mandatory guide (Birr200 for up to five people) and... Tourist information in São FilipeQualiturEsto well-executed equipment offers island tours and trekking excursions, books of plane tickets and ferry and can arrange car rental. Your most popular tour is a full-day tour to Chã das Caldeiras, visiting the... Travel Agency in LimbeFlora Travel & ToursAn efficient and friendly local travel agency, which conducts tours to local sights and further afield in Cameroon. They will also help you book tickets for travel onwards, and can make arrangements for a mt... Travel Agency in Saint-LouisSahel DécouverteQuite simply the best company to explore the northern region. Among other offers, he reserves six-day cruises on the Senegal River at Bou El Mogdad.Tourist information in Sipi FallsSipi Falls Tourism Guide AssociationThe cooperative of local guides with set prices for hiking in waterfalls, visits to coffee plantations and cultural tours. If you contact them they will find you at the trailhead or at your hotel. Tourist information in LibrevilleLopé Hôtel Libreville OfficeThis office of the Lopé Hotel is the first stop to make reservations for lodging and tours within the Lopé National Park. Eveline is very helpful and speaks English.Travel the Agency in MauritaniaSidi ToursHighed English-speaking tour guide who can organize and lead tours throughout the country. Prices vary depending on the number of people and duration of the trip. Travel Agency in AmatholeAmatola TrailsArranges points on the challenging and beautiful Amathole Trail, including accommodation, permits, maps and for an extra fee, bus at each end of the hike. Travel Agency in MalaboSatguru Travels & Tours Services An efficient travel agency to book international and internal flights. But it doesn't offer tours of the country. Tourist information in São FilipeZebra TravelBased out of Colonial Guest House, Zebra Travel offers guided volcano climbs and daily trips to the crater. Travel Agency in HarareInspiration of ZimbabweCan make tailor-made trips to every corner of Zimbabwe, from self-drive safaris to five-star trips. Tourist information at the UlundiMultimedia Information CenterThis multimedia center in Mgungundlovu has high-tech displays and information. Travel Agency in MindeloBarracuda ToursA full-service travel agency that can book flights, car rentals, lodging and tours. Tourist information in GabonGo To GabonAll tour operators in Gabon are grouped under this umbrella organization. Internet in DurbanCityzenA stylish café to surf the hammock or just hang out because of the coffee. Mauritanian Travel AgencyLe Phare du DésertThis company based in Mauritania mainly French-speaking, also tours in Senegal, Morocco and Mali. A six-day trip that includes Parc National Banc d'Arguin and Parc National Dialwing revolves around €800.Travel Agency in VoyagesRuns a variety of regional tours in Mauritania, focusing on 4WD trips in the desert. Price includes vehicle and guide, but not gasoline. Travel Agency in MauritaniaNative Eye TravelA reputable high-level agency running small group tours in Mauritania, including land travel from various countries. Travel.

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