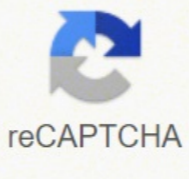


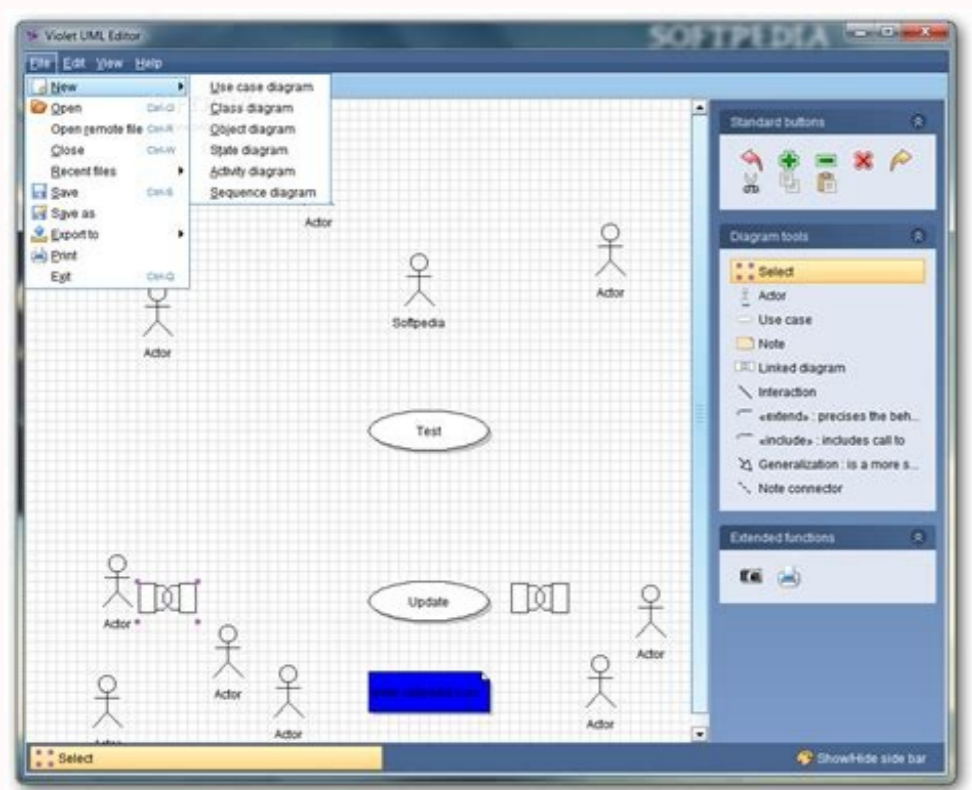


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# Microsoft .net framework 4. 0 offline



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As it turns out, knowing the ins and outs of gross and net income can help you in a variety of ways. Along with taxes, your health insurance costs and retirement plan investments can also be deducted from your gross income. Note that these deductions don't include living expenses, such as loan repayments, groceries and electricity bills. How to Calculate Net Income Photo Courtesy: Hill Street Studios/Getty Images The first step is to calculate your gross income following the method outlined above. Photo Courtesy: Maskot/Getty Images Gross income and net income aren't just terms for accountants and other finance professionals to understand. This means the figure you're left with is your disposable income — the actual amount of money that's available for you to spend. You can't spend money that will automatically be deducted for taxes and other expenses. To create a monthly budget, make a list of your monthly fixed costs, such as rent/mortgage payments and student loans. Why? Once you have this figure, you then subtract your total deductions. These may include your retirement contributions, medical and dental expenses, and taxes. Examples of these sources include: Dividends Rental income Pension Royalties Freelancing Alimony Capital gains Selling products online or in-person (such as through an ecommerce site) Gambling winnings Tips What Is Net Income? Photo Courtesy: Jose Luis Pelaez Inc/Getty Image Net income is what is left over after tax and other deductions have been taken from your gross income. Sometimes called "disposable income" or "take-home pay," this is the money left over after you've paid taxes out of your gross income and any other necessary deductions have been made from your gross income. net income and creating a budget, one is a more effective choice than the other. Add them together to determine your total gross income. Examples of Gross Income Items Photo Courtesy: Oscar Wong/Getty Images The most common form of gross income item is your work paycheck. Add these two totals together to work out how much you typically spend each month. On a paycheck, gross income is often written as "gross pay" and lists the total amount of money your employer paid out to you before taxes. Your gross income gives you an idea of your overall ability to earn money. Under the Internal Revenue Code, all sources that aren't specifically exempt from taxation contribute to your gross income. MORE FROM ASKMONEY.COM Then, total your variable expenses, such as your grocery bill and other flexible costs. Whether or not you can include retirement contributions and health expenses will depend on your personal financial arrangements. That's because you'll know the figure you actually have available to spend after you take care of the taxes and deductions you're required to pay. The significant difference between gross and net income is your gross income might reveal how much money you're earning, but not how much you've got to spend. Luckily, the formula is quite simple. Your gross income is the total amount of money you earned before taxes were taken out and any other deductions were made. This includes any interest income earned and dividends on stocks, to name a few. To calculate your gross income, create a comprehensive list of your total income amounts from all sources, including but not limited to your employment paycheck, before tax and other deductions. While your gross income reveals important information about your ability to earn money, you should always base your budget on your net income. Taxes and other deductions have already been subtracted from your net income. These might include: Health and life insurance premiums Job-related expenses, such as travel, training or uniforms Child support payments Retirement contributions Flexible spending account contributions Wage garnishments Health savings account contributions Why Are There Different Types of Income? Photo Courtesy: Marko Geber/Getty Image Though there is a major difference between gross and net income, both are important. You'll also need it to calculate your net income. When in doubt, contact the IRS to find out exactly what deductions apply to your situation. Your net income will be the final figure you have left after subtracting all your taxes and deductions from your gross income. Examples of Net Income Items Photo Courtesy: sukanya sithikongsak/Getty Images Income taxes are the most common deductions to consider when calculating your net income. When you understand the differences between these concepts and how they relate to your money, you'll be better equipped to evaluate your financial situation and plan your spending and saving strategies. When it's time to draft a budget or start setting financial goals for your future, understanding how gross income and net income work — along with the differences between them — is vital. It helps you streamline all of your income sources and assess your current inflow. Your net income, in contrast, lets you know what your spending power is. This might include commission and bonuses along with your regular wages or salary. There are also many other sources of gross income to consider. Your gross income evaluates your capacity to bring in income overall. Your net income also gives you an idea about how much you'll pay in annual taxes. Which Income Type Should You Base Your Budget On? Photo Courtesy: JGI/Jamie Grill/Getty Images When it comes to gross income vs. It can help you determine whether you're in a good financial place to borrow money, rent a house or enter into a similar contract based on what you can afford to pay. How to Calculate Gross Income Photo Courtesy: Cavan Images/Getty Images It's important to be able to calculate your gross income, as you'll need the final figure when filing your income taxes, applying for a loan or renting a property. Finally, subtract this figure from your monthly net income, and the result will be the amount you have left to either spend or save from your budget. This might exclusively be your annual salary or wages if your job is your sole source of income. However, if you have other sources of income, you need to take them into account as well. But there are also other deduction items to be aware of that you may be able to subtract from your gross income. Take a look at the basics of these types of income to get started. Photo Courtesy: Blake Callahan/Getty Images Gross income is the total amount of income you earn before any funds are taken out for taxes and other deductions you have to pay. Along with income from your employer, your gross income also includes any other form of income you earn through outside sources, such as rent money you receive from tenants who live at your investment property. Similarly, gross annual income is the total amount of money you earn during the year from your employment and other sources — before any deductions are taken out.



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