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An accrued expense is an expense

Accounts on a business's balance sheet include assets, liabilities and equity. Assets may be thought of as the economic resources that the business uses to produce its revenue. Liabilities are the debts it owes. Equity is the claim that the business's owners have on its assets. "Accounts Payable" and "Accrued Expense" are liabilities on the balance sheet. The difference between them is the manner in which their existences are recognized on the accounts. Except in certain small businesses, most accounting is conducted on an accrual basis. That means the accountant chooses to recognize costs and revenues as they occur by immediately recording the transactions on the accounts. For example, a business might make a sale on credit—with only an expectation of a cash payment a month later—but recognize the sale immediately rather than when the payment is received. Recognition means the recording of a transaction. Under accrual basis accounting, recognition should occur at the time the transaction occurs if it meets two criteria. First, the transaction must be complete. For example, a business may not recognize a sale until it has transferred the sold item to the customer. Second, the sum in question must be collectible, meaning the other party must be trustworthy when it comes to payment. Accrued expenses are recognized at the end of the accounting period through what are called adjusting entries. Adjusting entries are used to recognize transactions that have occurred but for which no invoices have been sent out. For example, interest piling up on a debt instrument held by the business would be recognized as accrued revenue in an adjusting entry even if no payment will be received until months later. Accrued expenses are those that accumulate in this manner, including such items as utilities and salaries to be paid to employees. In contrast to accrued expenses, accounts payable are debts for which invoices have been received. A business that purchases—on credit—goods intended for sale would recognize the liability from that transaction as an account payable. When using accrual accounting in your business, the issues of deferred and accrued expenses must be addressed. Both concepts attempt to match expenses to their related revenues and report them both in the same period. If using the cash basis of accounting, all expenses are recorded when money changes hands, not when the expense is incurred, so there are no deferred or accrued expenses for which to account. Generally accepted accounting principles (GAAP) are a collection of rules for measuring, valuing and accounting for financial transactions in a company. These standardized rules allow companies to be compared to one another and evaluated on the same basis. One of the most important underlying premises in GAAP is the matching of revenues and expenses in the period incurred. For example, if you are a manufacturer and your company spends money building inventory this year but won't sell it until next year, your current year financial statements will show a large expense and next year's will show a large income. Matching will push (or defer) the expense until the product sells and has revenues to match it. Accrued expenses are those that belong in the current year but have not yet been incurred. Period expenses are those that belong in the current period and are never accrued or deferred. They are not related to specific operations but instead to the whole operation. Examples of period expenses include advertising, marketing, sales and administration salaries and rent. Period expenses are expensed when incurred, because they cannot be traced to any particular product or service. Deferred expenses are those that have already been paid but more properly belong in a future period. Without deferral, these expenses would be recorded on the income statement and would reduce net income in the current period. Deferring them takes them out of expenses and creates an asset on the balance sheet. This type of expense represents an asset, because the money has already been spent and there will be a benefit to the company in the future. When the benefit has been realized, it is taken out of assets and once again expensed. Examples of deferred expenses include prepaid rent, annual insurance premiums and loan negotiation fees. Accrued expenses are the opposite of deferred expenses. They are expenses that belong in the current period but have not yet been billed to the business. Because the related revenues are recognized in the current period, these expenses also need to be brought forward. This is done by estimating the amount of the expense and recording it in the current period. An offsetting liability is set up on the balance sheet that will disappear once the expense has been paid. Examples of accrued expenses include accounting and tax fees for year-end work and utilities. CryptocurrenciesCrypto Market Cap, BTC/USD, ETH/USD, USDT/USD, XRP/USD, BitcoinCurrenciesUSD/INR, EUR/USD, GBP/USD, USD/JPY, USD/CNY, DXYStocksReliance, INDIABULLS HOUSING, YES BANK, STATE BK OF INDIA, HDFC BANK, TATA STEEL LTDIndicesMajor world indicesUS indicesS&P sectorsCurrency indicesNifty, BSE SENSEX, S&P 500, Nasdaq Composite, UK 100, DAX IndexFuturesAgriculturalEnergyCurrenciesMetalsWorld indicesInterest ratesGold, Silver, Crude Oil, Brent Oil, Natural Gas, BitcoinBondsMajor 10YAmericasEuropeAsiaPacificMiddle EastAfricaUS 10Y, Euro Bund, Germany 10Y, Japan 10Y Yield, UK 10Y, India 10Y While you can certainly create a successful personal budget with nothing but a pencil and paper, many people find it very helpful to use financial software. Whether you use software or go "old school," the first step for creating a personal budget is to calculate your average monthly income.To keep things simple and honest, only include fixed earnings like paychecks from your job, alimony payments, legal settlements, royalties or dividends from investments that you don't plan to reinvest [source: Yahoo! Finance]. Don't bank on uncertain income like raises, bonuses or a particularly fruitful trip to Las Vegas.Tracking your income is the easy part of creating a budget. It's much harder to pinpoint your spending. This is why personal finance software is so helpful. Programs like Quicken or Microsoft Money can access your online banking records and download all recent transactions for detailed analysis.With a complete list of all of your bank deposits, outgoing checks and transfers in front of you, you can begin the important task of categorizing all of your income and expenses. With a few clicks of the mouse, you can label a $2,500 deposit as a paycheck, a $500 transfer as a credit card payment and a $1,500 check as a rental deposit.In addition to specific categories like rent or groceries, personal finance experts recommend that you organize all of your expenses under two broad labels:Fixed expensesDiscretionary spendingFixed expenses are those expenses that stay the same every month. Not everyone has the same fixed expenses, but here are a few of the most common examples:Discretionary spending is a broad category that includes every expense that changes each month. Not all discretionary spending is unnecessary. Take a look at the following examples:GroceriesEating at restaurantsClothingEntertainmentTravelHobbiesGiftsIn addition to using personal finance software, it might also be helpful to carry a small notebook with you to track your cash expenses. This can be especially helpful if you find yourself taking money out of the ATM more than once a week [source: CNN Money]. Every time you use cash to buy a newspaper, pay a toll or buy lunch, make a note of it.Now that you've created a detailed worksheet of your income and expenses, you're ready to analyze the data and start drafting a better budget. When you borrow money from someone, they will ask you to pay back the loan with interest. This interest is the cost of borrowing money. Another way to view it is that it is the cost of using their money. The amount of interest expense depends on the size of the loan, the interest rate and the length of time it takes you to repay the loan. For some loans, the IRS allows the interest charges to be a deductible expense on your federal income tax returns. Let's examine the various types of personal and business loans, see how interest is calculated and identify which debt obligations are deductible. Suppose you borrow $1,000 at an interest rate of 12 percent for three years. The interest cost for one year would be $120 (12 percent times $1,000). So, the total cost of interest for three years would be $360. Occasionally, lenders charge administrative fees in addition to interest. In that case, you have to use the Annualized Percentage Rate, APR, to determine the actual cost of the borrowed money. Consider if in the example the lender charged a $50 administrative fee to set up the loan. The total charges for the loan would then be $410 ($50 + $360). The APR becomes 13.7 percent ($410/$1,000/3 years X 100). APRs are always higher than a simple interest rate Read more: How do Interest Rates Affect the Customer Demand? Mortgage: Mortgage interest rates can be either fixed or variable. Mortgage APRs usually include origination fees, mortgage insurance and taxes. Loans payments on mortgages are fixed and include principal amortization, interest charges, taxes and property insurance. The proportion of interest costs in the payment goes down over time as the outstanding principal is paid down. Fixed-rate mortgages can range from 10 to 40 years. Variable-rate mortgages are priced on a spread over a base rate, such as the prime rate, and change over time with fluctuations in interest rates. Home equity loans: Loans based on a percentage of a home's equity can be either an installment loan and paid out over a fixed term for several years, or can be set up as a revolving line of credit. Home equity installment loans usually have a fixed rate, while revolving lines of credit have fluctuating interest costs based on the outstanding balance. Credit cards: Interest cost on credit cards is calculated on the outstanding balance The user’s credit score determines the interest rate. High credit scores equal high interest rates. Some credit cards can charge monthly or annual fees that increase the APR. Vehicle loans: Loans for cars, boats, SUVs and other vehicles usually have fixed interest rates with repayment terms spread over several years. The interest rate varies with the credit score of the borrower. Vehicle loans can come with additional fees such as sales tax, administrative costs and title fees. You have to calculate the APRs to find the best rates offered by various lenders. For some loans, the IRS allows the interest charges to be a deductible expense on your federal income tax returns. Business uses short- and long-term loans to finance their operations. The deductibility of the interest paid is generally considered a business expense. Line of credit: Many businesses have short-term revolving lines of credit arrangements with their banks to cover business expenses. Interest rates are usually charged at a spread over the bank’s prime rate, and interest charges vary with the amount borrowed against the line of credit. Long-term debt: Businesses use long-term loans to finance fixed assets, such as property, plants and equipment. Interest rates are usually fixed but can also include fees for administrative costs to set up the loan. Read more: The Relationship Between Inflation & Bank Interest Rates Your lender reports the interest paid using Form 1098. Interest costs on mortgages for your primary residence are deductible on Schedule A and filed with Form 1040. Interest costs on home equity loans may be deductible if the proceeds were used to make home improvements, not to take a vacation. Interest rates on personal revolving credit lines and vehicle loans are not deductible. Businesses can deduct the interest cost on all of their loans. Interest costs are deducted from revenues on a company's income statement. Photo Courtesy: Hu Chen/Unsplash There are a ton of impressive buildings around the world that are instantly recognizable from photographs. Have you ever thought about how much each one must have cost to build? Or out of all the lavish buildings in the world, which ones are the most expensive? From fancy casinos to extravagant palaces to sleek skyscrapers, here is a list of 30 of the most expensive buildings ever built. Whether gaudy or graceful, all of these buildings cost a pretty penny to make. Masjid al-Haram Abraj Al Bait in Mecca, Saudi Arabia is the largest mosque on Earth and Islam’s most sacred place. It is estimated to have cost $100 billion to build. It’s also known as the Great Mosque of Mecca. Photo Courtesy: Haidan Soendawy/Unsplash The building surrounds the Kaaba, the holiest shrine in Islam, and it’s the final destination for the Hajj, an important pilgrimage that all Muslims are supposed to complete once in their lives. The mosque covers a huge 400,800 square meters (99 acres) and can hold up to four million people. Some parts of the mosque date back to the 16th century. The Abraj Al Bait in Mecca, Saudi Arabia is a large hotel complex consisting of seven skyscrapers. Owned by the Saudi government, this complex was built right by the Great Mosque of Mecca for the purpose of hosting pilgrims from around the world. Photo Courtesy: Yousef Madari/Wikimedia Commons Spread out over 34 acres, the complex was constructed in 2012 and cost $16 billion. The central hotel tower is the world’s third tallest building with a height of 601 meters. As well as holding the Clock Tower Museum, it also features the world’s largest clock face. Opened in 2010 with a cost of $5.5 billion, this is the world’s most expensive integrated resort ever built. Owned by the Las Vegas Sands corporation, it includes a 2,561 room hotel, convention center and shopping mall. Photo Courtesy: Hu Chen/Unsplash It also has a museum, two theatres, an indoor ice skating rink, seven restaurants featuring celebrity chefs, art and science exhibitions and the largest atrium casino in the world. At the top of the complex is a 240 meter long skywalk and infinity pool. Apple is one of the world’s largest companies, which is why it comes as no surprise that its headquarters is also one of the most expensive buildings in the world. The company’s HQ in Cupertino, California opened to employees in 2017 and cost $5 billion to construct. Photo Courtesy: Carles Rabada/Unsplash The four-story building covers an area of approximately 260,000 square meters. Before his death, Steve Jobs mentioned that he wanted the area to look more like a nature refuge than an office compound, and 80% of the site is covered in green space. The Cosmopolitan is a luxury casino and hotel on the Las Vegas Strip in Nevada. It cost $3.9 billion to build this art-themed resort. It has two 184 meter tall high rise towers — the Boulevard Tower and the Chelsea Tower. Photo Courtesy: favoritesunfl/Pixabay The casino spreads over 10,000 square meters, while the resort includes 3,027 rooms, retail and restaurant space, spa and fitness facilities, a theatre seating 3,200 people and convention space. It has been rated one of the world’s top hotels multiple times by different companies. The Palace of the Parliament is the seat of the Romanian parliament. Price tagged at $3.9 billion, this is also the world’s heaviest building, weighing approximately 4,098,500,000 kilograms. Constructed over 13 years, the palace has a floor area of 365,000 square meters. Photo Courtesy: Arvid Olson/Pixabay It was ordered built by Romanian communist dictator Nicolae Ceausescu in 1984. It is the world’s second largest administrative building and has over 3,000 rooms. There are several museums in the palace that are open to the public. The One World Trade Center is the primary building in the rebuilt World Trade Center in New York. It cost $3.8 billion to build and stands at 541 meters tall, making it the tallest building in America and the Western Hemisphere. Photo Courtesy: Tahmo/Pixabay Also known as Freedom Tower, it shares the same name as the North Tower of the original World Trade Centre which was demolished in the September 2001 terrorist attacks. The current Freedom Tower sits on the same site as the original Six World Trade Center. Although the name might suggest otherwise, the Emirates Palace is actually a luxury hotel in Abu Dhabi, UAE. Completed in 2005, it cost $3 billion to construct. Operated by Kempinski Hotels, this five star resort is considered one of the most luxurious hotels in the UAE. Photo Courtesy: Artur Aldyrkhanov/Unsplash The hotel has a floor area of 850,000 square meters, featuring 394 suites, two spas, four restaurants, three bars, lounges, two swimming pools and a ballroom. But that isn’t everything – it also has 1.3 kilometers of private beach right on its doorstep. The Wynn Resort opened in 2005 and cost $2.7 billion to build. Located on Las Vegas Boulevard in the eponymous city, the complex is sprawled over 215 acres and is 187 meters high with 45 floors. Photo Courtesy: Scott Webb/Unsplash Alongside its 17,600 square meters casino, the Wynn Resort has 2,716 rooms, a convention center and retail space. It is currently the world’s seventh largest hotel. The resort has received multiple awards including five Michelin stars and the same rating from Forbes. The Venetian Macao is the largest luxury hotel and casino in Macao, China. Owned by the American developer Las Vegas Sands, The Venetian cost $2.4 billion to build. The 39-story building is modeled on its sister resort, the Venetian Las Vegas. Photo Courtesy: Melv_L/Wikimedia Commons Opened in 2007, the resort has 3,000 suites and retail space. The casino itself is laid out over 51,000 square meters and has 3,400 slot machines and 800 gambling tables as well as the Cotai Arena which sits 15,000 people for entertainment and sporting events. Also situated in Macao is the City of Dreams, Macao’s second largest resort and casino complex. Coming in at a hefty $2.4 billion, this lavish complex is owned by Melco Crown Entertainment and, funnily enough, is actually located right opposite The Venetian Macao. Photo Courtesy: WiNG/Wikimedia Commons Constructed in a podium style design, the grand complex has four hotel towers – Hard Rock Hotel, Crown Towers Hotel and the Grand Hyatt Macau (an alternate spelling for Macao) which claims two towers. The podium is built over three floors and includes a gigantic casino and more than 200 shopping outlets. This is the European Union’s tallest building at 310 meters and 95 stories high. It cost $2.4 billion, which included refurbishing areas around London Bridge Station. It is part of the Shard Quarter development and was inaugurated in July 2012. Photo Courtesy: Fred Moon/Unsplash The skyscraper is made up of a 26 floor office complex, ten residential apartments, three restaurants, and the Shangri-La Hotel. It also hosts a viewing gallery, The View From the Shard. Some of the tenants in The Shard include the HCA (Hospitals Corporation of America) and Al Jazeera English. The Shanghai Tower in China is the world’s second tallest building, standing at 632 meters high. Construction finished in 2013, and the total cost came to $2.4 billion. It is also home to the world’s second fastest elevator, which runs at 20.5 meters per second. Photo Courtesy: Nico Franz/Pixabay In addition to being the second tallest building, it has the world’s joint highest observation deck, which it shares with the Ping An Finance Center). This structure opened to the public in 2017 and offers amazing views over the city and — on a clear day — the Yangtze River. The replacement Yankee Stadium in New York was built in 2009 and cost $2.3 billion, granting itself the award for most expensive stadium ever built. It’s the home of the New York Yankees baseball team and New York City FC. Photo Courtesy: Dan Gold/Unsplash The stadium also hosts events such as concerts, college football games and soccer matches. There's been much controversy around the construction of the stadium for several reasons. $1.2 billion of its building cost was from public subsidies. There was also environmental concern around the loss of public parkland. With a $2.2 billion price tag, this is Dubai’s priciest building and third tallest after the Burj Khalifa and Marina 101. At 413.4 meters, it was the tallest residential building in the world until the title was taken from it by 432 Park Avenue in New York. Photo Courtesy: Steven Straiton/Flickr The building comprises of 763 above-ground units, 957 underground units, and eight retail outlets. This extravagant skyscraper is also home to indoor and outdoor swimming pools, fitness facilities, game rooms, a children’s play area, a banquet hall, and an observation deck. 200 West Street is home to the investment banking firm Goldman Sachs’s headquarters. Based on this fact alone, we’re not expecting the building to come cheap. Opening in 2010, it cost a massive $2.1 billion to build. The building is 228 meters tall and 44 stories high. Photo Courtesy: Henning Klokkerasen/Flickr 20 West Street is particularly notable in that it has an environmentally friendly design resulting in a gold LEED certification. The building has an underfloor air system, which means there is less production waste and a much lower running cost for the building. While hospitals aren’t cheap to build, the Royal Adelaide Hospital in Adelaide, Australia is one of the most expensive to have ever been made. At $2.1 billion, this is South Australia’s largest hospital. It’s owned by the state government. Photo Courtesy: Sandyx99/Wikimedia Commons The original Adelaide Hospital was constructed in 1840. The prefix ‘Royal’ was added in 1939 and in 2017 it was replaced by the new hospital. Situated on 25 acres, the hospital is estimated to have around 6,000 staff members. All rooms consist of single patient ensuites. This building is slightly different from the rest on the list, as it’s not a public building but rather a private home. Antilia in Mumbai, India is the home of billionaire Mukesh Ambani. It’s estimated to have cost him $2 billion to build. Photo Courtesy: Jay Hariani/Flickr At 27 stories and 173 meters tall, this mega mansion is considered the world’s most expensive residential property after Buckingham Palace. It has three helipads, a ballroom, a theatre, terrace garden, and a temple. Naturally, the building has caused controversy, both in India and internationally, over its ostentation. Taipei 101 cost $1.8 billion to construct and was once the world’s tallest building from 2004 until it was taken over in 2010 by the Burj Khalifa. Its architectural style combines traditional Asian styles with modern structures and industrial materials. Photo Courtesy: Marina Perez/Unsplash The skyscraper is designed with earthquakes and tropical storms in mind, as both are frequent in Taipei. It was awarded a Platinum rating from the LEED certification system, making it the tallest and largest green building in the world. It consists of offices, restaurants and indoor and outdoor observatories. The Palazzo is a hotel and casino resort on the Las Vegas Strip in Nevada and is the tallest building in the state and the second in the Western Hemisphere. Completed in 2007, the Palazzo cost $1.8 billion to build. Photo Courtesy: Andrew Milligan/Flickr The resort and casino are part of a larger complex that includes the Venetian Resort and Casino and the Sands Convention Center. The Palazzo boasts the largest accommodation on the Las Vegas Strip and is the second largest hotel in the world with 7,117 guest rooms. Bellagio is a resort and casino on the Las Vegas Strip in Nevada. Opening in 1998, it cost $1.6 billion to construct. Bellagio has a reputation for its extravagance and is known for the eight acre lake between the main building and the Strip. Photo Courtesy: Bernard Spragg/Flickr The building is also home to the Fountains of Bellagio, a dancing water installation that synchronizes to music. Additionally, it's home to Dale Chihuly’s Fiori di Como, a ceiling installation of 2,000 hand blown glass flowers. Bellagio is also the site of Cirque du Soleil’s show "O". The seat of the European Central Bank is the headquarters of the European Central Bank (ECB). Completed in 2014, it cost a massive $1.6 billion to build and was extremely over budget. It's located in Frankfurt, Germany, the largest financial center in the Eurozone. Photo Courtesy: Photoheuristic/Flickr The main office building comprises two towers joined by an atrium and four interchange platforms. The north tower is 185 meters high, while the south tower is 165 meters. The complex includes the former Wholesale Market Hall, Frankfurt’s main fruit and veg market. Wembley Stadium, now branded the Wembley Stadium Connected by EE for sponsorship reasons, cost $1.5 billion to build in 2006. It was the first stadium in the world to cost more than $1 billion to construct. Seating 90,000 people, it's an iconic stadium in the UK. Photo Courtesy: JimJimJim2018/Pixabay The building hosts major football matches, such as the home games of the English national team and the FA Cup Final. It’s also hosted some huge musical performances, including shows by Metallica, Taylor Swift and AC/DC as well as several charity concerts. Photo Courtesy: Hans-Jurgen Schmidt/Pixabay At 829.8 meters high, this is the world’s tallest building. Completed in 2009, it cost an eye-watering $1.5 billion to build. The tower is the result of the government’s decision for Dubai to expand from an oil-based economy and gain international recognition. The Burj Khalifa is home to the Dubai Fountain, which is illuminated by lights and colored projectors as it shoots water 150 meters into the air. It also houses the Burj Khalifa park which is a 27 acre park that surrounds the tower. The Istana Nurul Iman Palace is home to the sultan of Brunei and the seat of the Brunei government. Built in 1984, it cost a hefty $1.4 billion. The palace complex includes 1,788 rooms, including a dining hall that accommodates up to 5,000 guests. Photo Courtesy: de:Benutzer:Chtrede/Wikimedia Commons The palace also has room for all 7,000 of the Sultan’s cars. It is thought to be the world’s largest residential palace in terms of floor space, winning it a Guinness Book of World Records mention. Kyoto Station is a railway and transport hub. Completed in 1997 at a $1.3 billion price tag, this is one of Japan’s largest buildings. The building also includes a shopping mall, hotel, movie theatre, department store and a few government facilities under its 15-story roof. Photo Courtesy: Shuichi Aizawa/Flickr During the mid 1990s, Kyoto was one of the least developed cities in Japan and was against the idea of such a huge structure. Today, the station is also a popular tourist spot, and it has two tourist information centers inside. Opened in 1990, the formerly named casino Trump Taj Mahal cost $1.2 billion to build. It went bankrupt and closed in 2016, but was reopened in 2018 by the Hard Rock International. It is now called The Hard Rock Hotel & Casino Atlantic City. Photo Courtesy: Kevin Wong/Wikimedia Commons During the Trump Taj Mahal era, the casino went through numerous financial difficulties. The casino that Trump claimed to be the "eighth wonder of the world" had several bankruptcy scares and was taken over by different investors before finally closing after casino workers went on strike. The Petronas Towers are twin skyscrapers in Kuala Lumpur, Malaysia. Built in the late 1990s, they cost $1.2 billion to construct. At 451.9 meters tall, the towers were the world’s tallest building from 1998 to 2004 before being overtaken by Taipei 101. Photo Courtesy: Pexels/Pixabay One of the towers belongs to Petronas, a Malaysian oil and gas company. The other is home to a host of other companies, including Microsoft. In 2009, French climber Alain Robert reached the top of Tower Two with only his hands and feet and no safety devices. Australia’s parliament building cost $1.1 billion to build in 1988. Located in Canberra, the capital of Australia, the building is designed around the shape of two boomerangs with a flagpole on top. It consists of 4,700 rooms, and many of them are open to the public. Photo Courtesy: Thennicke/Wikimedia Commons There is a grand marble staircase in the main foyer that leads to the Great Hall. The House of Representatives is decorated in green, while the Senate has a red color scheme. Meanwhile, the Ministerial Wing is the Prime Minister’s office. This tower is one of the most well-known buildings in Hong Kong. Completed in 1990, it cost $1 billion to build and was the first skyscraper to be built outside the US. The building is recognizable for its design of triangular frameworks covered by glass walls. Photo Courtesy: Bernard Spragg/Flickr At the time of construction, the project experienced some controversy for not consulting with feng shui masters on its design. Its sharp edges and negative ‘X’ shapes were criticized, so the architects modified it somewhat to win over the public.

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