



QUICKBOOKS DESKTOP 2020 CLIENT TRAINING

---

Lesson 14

**Time Tracking**



903-782-0224

**Copyright**

Copyright 2020 Intuit, Inc.  
All rights reserved.

Intuit, Inc.  
5601 Headquarters Drive  
Plano, TX 75024

**Trademarks**

©2020 Intuit, Inc. All rights reserved. Intuit, the Intuit logo, Intuit ProLine, Lacerte, ProAdvisor, ProSeries and QuickBooks, among others, are trademarks or registered trademarks of Intuit, Inc. in the United States and other countries. Other parties' marks are the property of their respective owners.

**Notice to Readers**

The publications distributed by Intuit, Inc. are intended to assist accounting professionals in their practices by providing current and accurate information. However, no assurance is given that the information is comprehensive in its coverage or that it is suitable in dealing with a client's particular situation. Accordingly, the information provided should not be relied upon as a substitute for independent research. Intuit, Inc. does not render any accounting, legal or other professional advice, nor does it have any responsibility for updating or revising any information presented herein. Intuit, Inc. cannot warrant that the material contained herein will continue to be accurate nor that it is completely free of errors when published. Readers should verify statements before relying on them.

# Table of Contents

<b>About the Author.....</b>	<b>4</b>
<b>Lesson Objectives.....</b>	<b>5</b>
<b>Track Time and Mileage .....</b>	<b>6</b>
<b>Enter Time Data .....</b>	<b>8</b>
<b>Record Employee Time on Weekly Timesheets .....</b>	<b>10</b>
<b>Enter Mileage .....</b>	<b>12</b>
<b>Invoice a Customer for Billable Expenses.....</b>	<b>13</b>
<b>Display Project Reports for Time Tracking.....</b>	<b>16</b>
<b>View Time Data in More Detail .....</b>	<b>17</b>
<b>Create Service Items for Subcontractors.....</b>	<b>19</b>
<b>Record Nonemployee Time Worked .....</b>	<b>22</b>
<b>Prepare a Check to Pay for Nonemployee Time Worked.....</b>	<b>23</b>
<b>Time Tracking – Review Questions.....</b>	<b>25</b>
<b>Review Activities .....</b>	<b>26</b>
<b>Answers to Review Questions .....</b>	<b>27</b>

## About the Author



**Esther Friedberg Karp, MBA**

**President, EFK CompuBooks Inc.**

**[esther@e-compubooks.com](mailto:esther@e-compubooks.com)**

Esther Friedberg Karp is an internationally renowned trainer, writer, business consultant and speaker who has been repeatedly listed as one of Insightful Accountant's Top 100 QuickBooks ProAdvisors in the world. She has also been named to their Top 10 list on two occasions: as Top International ProAdvisor and Top Trainer/Writer ProAdvisor.

Based in Toronto, Canada, Esther has the unique distinction of holding ProAdvisor certifications in the United States, Canada and the United Kingdom. She has authored materials and delivered educational and certification courses for Intuit in all those countries, as well as Australia where she conducted live QuickBooks Online training. She has spoken at Scaling New Heights, QuickBooks Connect and other conferences, and has written countless articles for Intuit Global.

Esther's clients include companies worldwide and accounting professionals who seek her out on behalf of their own clients. She is sought out for her expertise in various countries' editions of QuickBooks Desktop and Online, and for her talent in customizing QuickBooks usage for different industries. She also teaches QuickBooks Core and Advanced certification classes to accounting professionals in Canada.

Esther holds a BSc from the University of Toronto in Actuarial Science and Mathematics, and an MBA in Marketing and Finance from York University's Schulich School of Business.

She can be reached at [esther@e-compubooks.com](mailto:esther@e-compubooks.com) or 416-410-0750.



## Lesson Objectives

- Learn how to track time worked on a project
- Learn how to invoice a customer for time worked on a project
- Create project reports for time tracking and learn about other project reports
- Learn how to set up items used to track time worked by owners or partners
- Learn how to pay nonemployees for time worked

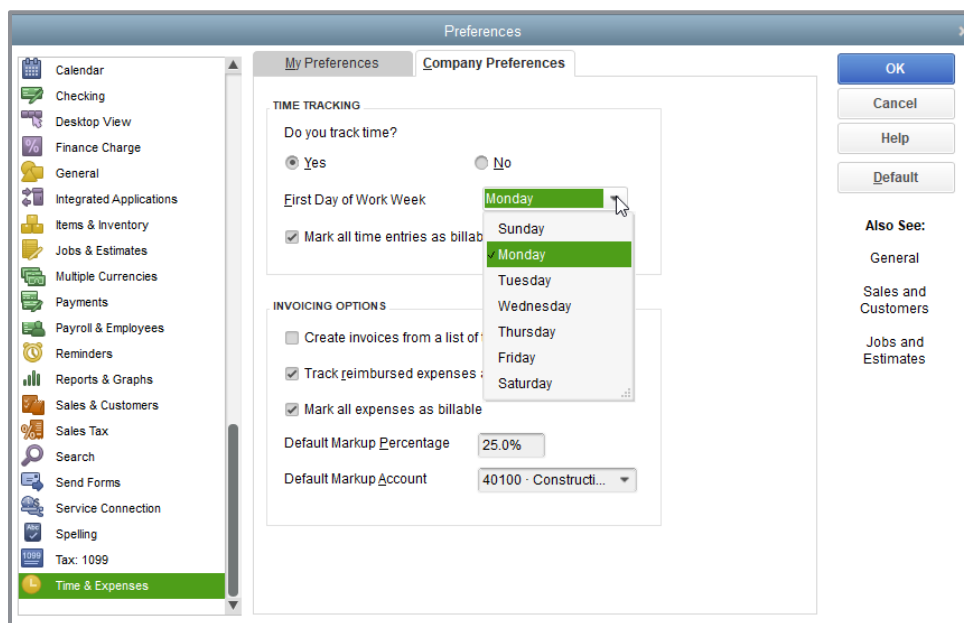
# Track Time and Mileage

QuickBooks provides time tracking for any job. Time tracking lets you keep track of the time a person spends on each job (including sick and vacation time and time spent for general overhead). The person whose time you track can be an employee, an owner or partner or a subcontractor.



## Step-by-Step: Turn on Time Tracking

1. Make sure you are signed in to the QuickBooks company as the Admin user. (If other users have been set up on other computers to access the company in multi-user mode, ensure they are not signed in and you are in single-user mode.)
2. From the Edit menu, choose **Preferences**.
3. Click **Time & Expenses** in the left panel then click the **Company Preferences** tab. (You will likely have to scroll down as the list of preferences in the left panel is alphabetical and preferences that are at the end of the alphabet will be at the bottom.)
4. Make sure **Yes** is selected as the answer to the question *Do You Track Time?*
5. Choose your first day of the work week from the drop-down menu.
6. Choose if you want your time entries to default to billable or not.



7. Click **OK** to save the preference setting.

## NOTES

## Enter Time Data

Below are two ways to get time data into a company file:

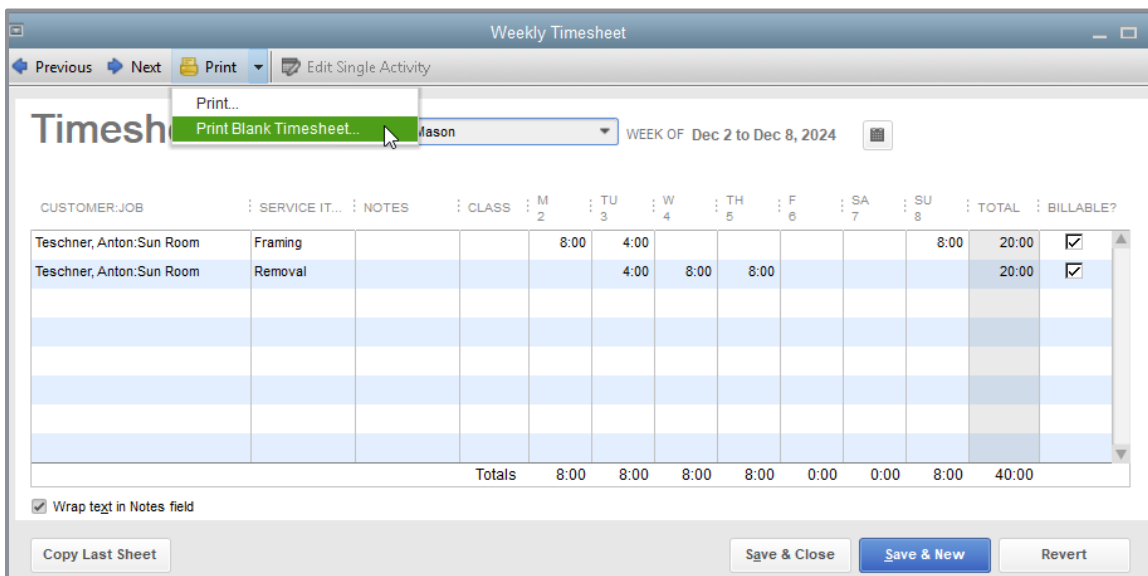
- Enter time directly onto a weekly timesheet or single activity form in QuickBooks
- Use the Stopwatch in the Time/Enter Single Activity window to time an activity while you are performing it

When you track time with QuickBooks, you have a choice of two forms to enter time: The Weekly Timesheet or the Time/Enter Single Activity window. If you want to enter time for multiple jobs or multiple days, then the Weekly Timesheet is the best choice.

CUSTOMER:JOB	SERVICE IT...	NOTES	CLASS	M	TU	W	TH	F	SA	SU	TOTAL	BILLABLE?
Teschner, Anton: Sun Room	Framing			8:00	4:00					8:00	20:00	<input checked="" type="checkbox"/>
Teschner, Anton: Sun Room	Removal				4:00	8:00	8:00				20:00	<input checked="" type="checkbox"/>
Totals				8:00	8:00	8:00	8:00	0:00	0:00	8:00	40:00	

A single activity entry shows the time spent by one person performing a single activity for a single job on a single date. If you tend to enter a lot of detailed notes about your activities, or you prefer to enter time data as you complete an activity, use the Time/Enter Single Activity window instead.

If you have employees who don't have access to a computer or who don't have access to QuickBooks, you can print blank copies of the weekly timesheet for your employees to fill out by hand.



## Step-by-Step: Print a Blank Timesheet

1. Open the Weekly Timesheet (either from the Home page by clicking the **Enter Time** icon or, from the Employees menu, choose **Enter Time → Use Weekly Timesheet**).
2. From the Print drop-down menu, choose **Print blank timesheet**.
3. In the Print Timesheets window, click **Print**.

## NOTES

# Record Employee Time on Weekly Timesheets



## Step-by-Step: Enter Information on a Weekly Timesheet

1. On the Home page, click **Enter Time → Use Weekly Timesheet**.

CUSTOMER:JOB	SERVICE ITEM	NOTES	CLASS	M 18	TU 19	W 20	TH 21	F 22	SA 23	SU 24	TOTAL	BILLABLE?
Ecker Designs:Office Repairs	Framing				8:00	8:00					16:00	<input checked="" type="checkbox"/>
Ecker Designs:Office Repairs	Installation								8:00	8:00	16:00	<input checked="" type="checkbox"/>
Ecker Designs:Office Repairs	Removal			8:00							8:00	<input type="checkbox"/>
Totals				8:00	8:00	8:00	0:00	0:00	8:00	8:00	40:00	

2. In the Name field, select the employee from the drop-down list.



**IMPORTANT:** Timesheets can be entered in batches by selecting **Multiple Names (Payroll)** or **Multiple Names (Non-Payroll)** in the drop-down list for the Name. Those options are at the very top of the drop-down list.

3. Choose the proper week by clicking the **Calendar** icon.
4. Choose the corresponding Customer:Job in the first column.
5. Enter the corresponding service item in the Service Item column. If you have additional items for Payroll and Workers Comp, enter those as well.
6. Enter the daily hours into the timesheet.

7. The Billable column to the right of the Total column tells QuickBooks if the time will be transferred to an invoice. A checkmark in the field indicates you want to invoice the customer for time worked.
8. If you do not plan on invoicing the customer for time worked, you can click the **checkbox** to remove the checkmark.
9. Click **Save & Close** to record the Weekly Timesheet.



**IMPORTANT:** Time tracked for employees can be set up to transfer to their paychecks if you are using QuickBooks Payroll. On each employee's information in the Employee Center, select the **Payroll Info** tab and check the box next to **Use time data to create paychecks**. Then their gross pay will be allocated to the correct customer or job, according to how their time was tracked.

## NOTES

# Enter Mileage

By tracking your vehicle mileage, you can enter, sort and print lists of your vehicles and the mileage you've driven for work-related tasks. You can use this information for tax deductions and billing customers.



## Step-by-Step: Record Mileage

1. From the Company menu, choose **Enter Vehicle Mileage**.
2. In the Vehicle field, select the corresponding vehicle.
3. Use the Start Date and End Date fields to note the dates of the mileage.
4. Enter the miles driven in the Total Miles field.
5. Choose the corresponding customer/job from the Customer:Job field.
6. In the Item field, select **Mileage** from the drop-down list.

Enter Vehicle Mileage

Previous Next Spelling Vehicle List Mileage Rates Mileage Reports

VEHICLE: 2002 Ford Truck CUSTOMER:JOB: Abercrombie, Kristy:Family Room NOT BILLED

TRIP START DATE: 12/15/2024 ITEM: Mileage Billable

TRIP END DATE: 12/15/2024 CLASS: How is this item used?

ODOMETER START: 0 NOTES: Roundtrip to install panels

ODOMETER END: 0

TOTAL MILES: 48

Save & Close Save & New Clear

7. Click **Save & Close**.

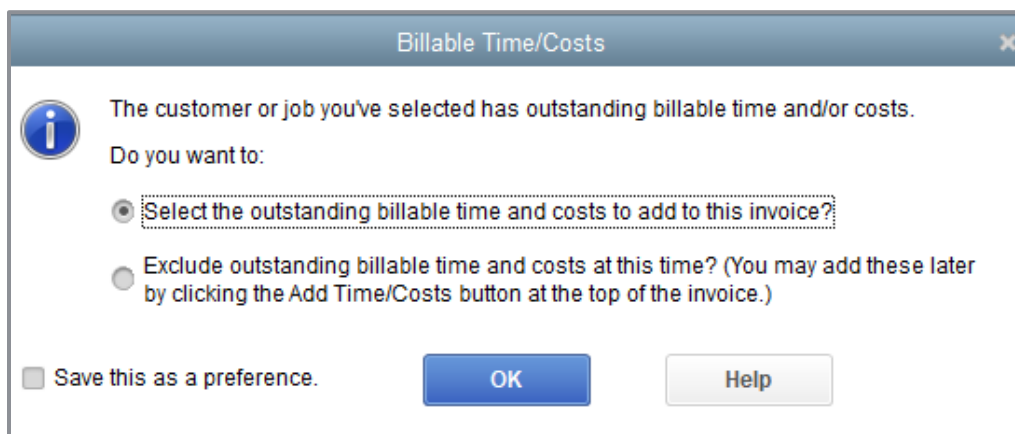
## NOTES

# Invoice a Customer for Billable Expenses

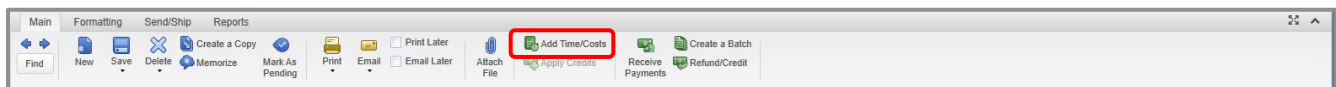


## Step-by-Step: Invoice a Customer for Time and Costs

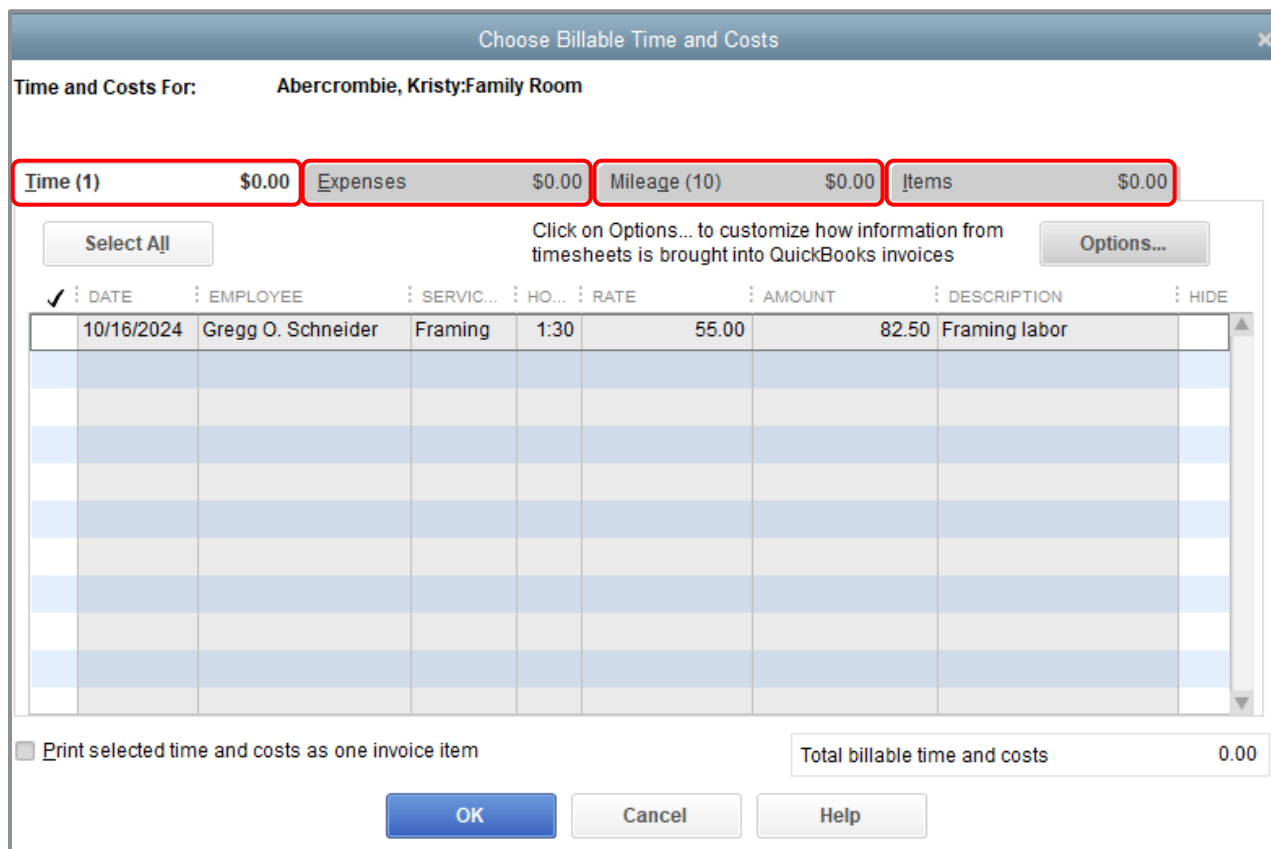
1. On the Home page, click **Create Invoices**. (You can also access the Invoice window from the **Customers** drop-down menu or by selecting **Ctrl+i**.)
2. Select the customer/job you wish to invoice from the Customer:Job drop-down.
3. If you see a Billable/Time Costs pop-up window, click **Select the outstanding billable time and costs to add to this invoice?** → **OK**.



4. If you accidentally dismissed this window, you can click on **Add Time/Costs** in the Main tab at the top of the invoice.



- 5. Select the outstanding billable time and costs in the four tabs of the Choose Billable Time and Costs window.



- Place a checkmark in the left column to select each of the lines you wish to bill or click on **Select All** to choose all of them. (The Select All button turns into Clear All once all items have been selected.) Use the tabs to move between billable time, expenses, mileage and items. The number in brackets in each tab header will indicate the number of billable expenses in that tab. The dollar amount in each tab header will indicate the total pre-tax amount of billable expenses in that tab selected for invoicing.

Choose Billable Time and Costs

Time and Costs For: **Abercrombie, Kristy:Family Room**

Time (1) \$0.00 Expenses \$0.00 **Mileage (10) \$152.96** Items \$0.00

Click on Options... to customize how mileage information is brought into QuickBooks invoices

✓	DATE	ITEM	MILES	RATE	AMOUNT	NOTES	HIDE
<input checked="" type="checkbox"/>	06/15/2024	Mileage	18	0.365	6.57		
<input checked="" type="checkbox"/>	06/16/2024	Mileage	92	0.365	33.58		
<input checked="" type="checkbox"/>	06/17/2024	Mileage	51	0.365	18.62		
<input checked="" type="checkbox"/>	06/19/2024	Mileage	16	0.365	5.84		
<input checked="" type="checkbox"/>	06/19/2024	Mileage	15	0.365	5.48		
<input checked="" type="checkbox"/>	06/22/2024	Mileage	71	0.365	25.92		
<input checked="" type="checkbox"/>	08/06/2024	Mileage	11	0.365	4.02		
<input checked="" type="checkbox"/>	08/13/2024	Mileage	49	0.365	17.89		
<input checked="" type="checkbox"/>	09/23/2024	Mileage	48	0.365	17.52		
<input checked="" type="checkbox"/>	12/15/2024	Mileage	48	0.365	17.52	Roundtrip to install panels	

Print selected time and costs as one invoice item

Total billable time and costs 152.96

- Click **OK**. The billable expenses will be added to the invoice.

**NOTES**

# Display Project Reports for Time Tracking

The Time by Job Summary report summarizes the total hours for each job. The Time by Job Detail report breaks down those summary figures into hours for each service item and customer/job, as well as if the hours are billable but not billed yet, have been billed, or are not billable.



## Step-by-Step: Create a Time by Job Report

1. From the Reports menu, choose **Jobs → Time & Mileage**.
2. From the submenu, choose **Time by Job Summary**.
3. Use the Dates field to specify a typical date range (such as This Fiscal Year-to-Date) or use the From/To fields to customize the date range you would like to view.

Scroll through the report to see the time by job.

Time by Job Summary		
Rock Castle Construction		
Time by Job Summary		
January 1 through December 15, 2024		
Jan 1 - Dec 15, 24		
▼		
▼ Abercrombie, Kristy:Family Room		
Framing		1:30
Total Abercrombie, Kristy:Family Room		1:30
▼ Abercrombie, Kristy:Remodel Bathroom		
Framing		8:00
Installation		16:00
Removal		26:00
Total Abercrombie, Kristy:Remodel Bathroom		50:00
▼ Cook, Brian:2nd story addition		
Framing		4:00
Installation		24:00
Removal		8:00
Total Cook, Brian:2nd story addition		36:00
▼ Cook, Brian:Kitchen		
Framing		32:00
Installation		94:00
Removal		28:00
Total Cook, Brian:Kitchen		154:00
▼ Ecker Designs:Office Repairs		
Framing		16:00
Installation		16:00
Removal		24:00
Total Ecker Designs:Office Repairs		56:00
▼ Jacobsen, Doug		

# View Time Data in More Detail

Like all QuickBooks reports, you can QuickZoom any of the numbers in a report to see more detail. Suppose you want to see who worked the eight hours on installation for Brian Cook's kitchen. You can point to that number in the report and double-click to get more information.



## Step-by-Step: View more Time Detail in the Report

1. In the Time by Job Summary report, position your mouse pointer over the hours you wish to view in detail then double-click.

Time by Job Summary

Customize Report   Commit on Report   Share Template   Memorize   Print   E-mail   Excel   Hide Header   Collapse Rows   Refresh

Dates: This Fiscal Year-to-date   From: 01/01/2024   To: 12/15/2024   Columns: Total only   Sort By: Default

Show Filters

12:50 PM  
12/15/24

**Rock Castle Construction**  
**Time by Job Summary**  
January 1 through December 15, 2024

Jan 1 - Dec 15, 24

▼		
▼ Abercrombie, Kristy:Family Room		
Framing		1:30
Total Abercrombie, Kristy:Family Room		1:30
▼ Abercrombie, Kristy:Remodel Bathroom		
Framing		8:00
Installation		16:00
Removal		26:00
Total Abercrombie, Kristy:Remodel Bathroom		50:00
▼ Cook, Brian:2nd story addition		
Framing		4:00
Installation		24:00
Removal		8:00
Total Cook, Brian:2nd story addition		36:00
▼ Cook, Brian:Kitchen		
Framing		32:00
Installation		94:00
Removal		28:00
Total Cook, Brian:Kitchen		154:00
▼ Ecker Designs:Office Repairs		
Framing		16:00
Installation		16:00
Removal		24:00
Total Ecker Designs:Office Repairs		56:00
▼ Jacobsen, Doug		

Time by Job Detail

Customize Report Comment on Report Share Template Memorize Print E-mail Excel Hide Header Refresh

Dates Custom From 01/01/2024 To 12/15/2024

Show Filters

12:51 PM  
12/15/24

**Rock Castle Construction**  
**Time by Job Detail**  
January 1 through December 15, 2024

Date	Name	Billing Status	Duration
<b>Abercrombie, Kristy:Remodel Bathroom</b>			
<b>Removal</b>			
09/29/2024	Dan T. Miller	Unbilled	4:00
10/12/2024	Gregg O. Schnei...	Unbilled	8:00
10/13/2024	Gregg O. Schnei...	Unbilled	8:00
10/14/2024	Gregg O. Schnei...	Unbilled	6:00
Total Removal			26:00
Total Abercrombie, Kristy:Remodel Bathroom			26:00
<b>TOTAL</b>			<b>26:00</b>

2. Close the Time by Job Detail report.
3. Close the Time by Job Summary report.

**NOTES**

# Create Service Items for Subcontractors

When the company file has time data for a person who is not on your payroll, you can write checks based on the time worked. QuickBooks can transfer time data for a specified date range to a check. QuickBooks prefills the Items tab of a check with information from the time data, including hours worked and rate.

When you use service items for subcontractors, QuickBooks records expenses and income for the work in separate accounts. You can use such items on both purchase forms and sales forms.



## Step-by-Step: Set up a Service Item for Subcontractors

1. From the Lists menu, choose **Item List**.
2. Click the **Item** menu button (bottom left) then choose **New**.
3. In the Type field of the New Item window, choose **Service** from the drop-down list.
4. In the Item Name/Number field, enter the name for your item (e.g., *Planning*).
5. Select the **This service is used in assemblies or is performed by a subcontractor, owner, or partner** checkbox.
6. In the Description on Purchase Transactions field, enter the default description you would like to appear when the item is used on purchase transactions.
7. In the Cost field, enter the per unit price you pay for the services.
8. From the drop-down list in the **Expense Account** field, choose the corresponding expense account the subcontractor payment should be posted to (e.g., Subcontractor expense).



**IMPORTANT:** *If you pay owners (or partners) for time worked, you need a service item that records the cost of the work as a draw against equity rather than an expense.*

9. In the Description on Sales Transactions field, view the description (it was copied over from the Description on Purchase Transactions field) and make any changes you deem necessary.
10. In the Sales Price field, enter the per unit price you charge your customer for the service.

11. Select the appropriate Tax Code (Tax or Non).
12. In the Income Account field, enter the corresponding income account that income should be mapped to when the item is used on invoices. Create a new income account on the Chart of Accounts if the income account you want for this item's mapping does not exist.

The screenshot shows the 'Add New Account' dialog box. At the top, the title bar reads 'Add New Account'. Below the title bar, there are two main sections. The first section has 'Account Type' set to 'Income' and 'Number' set to '40115'. The second section is for account details, with 'Account Name' set to 'Planning Income'. Below this is a checkbox for 'Subaccount of' which is unchecked. A section labeled 'OPTIONAL' contains three fields: 'Description', 'Note', and 'Tax-Line Mapping'. The 'Tax-Line Mapping' dropdown is set to '<Unassigned>' and has a link 'How do I choose the right tax line?' next to it. At the bottom of the dialog are three buttons: 'Save & Close', 'Save & New', and 'Cancel'.

**TYPE**  
Service Use for services you charge for or purchase, like specialized labor, consulting hours, or professional fees.

Item Name/Number  Subitem of  
Planning

**UNIT OF MEASURE**  
U/M Set Edit...

This service is used in assemblies or is performed by a subcontractor or partner

**PURCHASE INFORMATION**  
Description on Purchase Transactions  
Planning / Blueprints  
Cost 100.00  
Expense Account 54000 - Job Expenses...  
Preferred Vendor

**SALES INFORMATION**  
Description on Sales Transactions  
Planning / Blueprints  
Sales Price 175.00  
Tax Code Tax  
Income Account 40115 - Planning Inco...

Item is inactive

[How can I set rates by customers or employees?](#)

OK  
Cancel  
Next  
Notes  
Custom Fields  
Spelling

13. Click **OK** to close the New Item window.

14. Press **Esc** to close the Item List.

## NOTES

# Record Nonemployee Time Worked



## Step-by-Step: Enter Time for Nonemployee Time Worked

1. From the Employees menu, choose **Enter Time** → **Time/Enter Single Activity**.

The screenshot shows the 'Time/Enter Single Activity' window. The fields are as follows:

- DATE: 12/15/2024
- NAME: Tom Ferguson
- CUSTOMER:JOB: Abercrombie, Kristy:Family Room
- SERVICE ITEM: Planning
- CLASS: (empty)
- DURATION: 8:00
- NOTES: Planning meeting and blueprints
- NOT BILLED indicator
- Billable checkbox: checked

Buttons at the bottom: Save & Close, Save & New, Clear.

2. In the Name field, choose the corresponding nonemployee name.
3. Choose the corresponding customer or job in the Customer:Job field.
4. Choose the appropriate item in the Service Item field.
5. Enter the hours in the Duration field then press **Tab**.
6. Enter any Notes as appropriate.
7. Indicate if this time is billable to the customer or job.
8. Click **Save & Close**.

### NOTES

# Prepare a Check to Pay for Nonemployee Time Worked

In this section you'll learn how to create a check to pay a subcontractor or reimburse an owner for time worked on a specific job.



## Step-by-Step: Prepare a Check for Nonemployee Time Worked

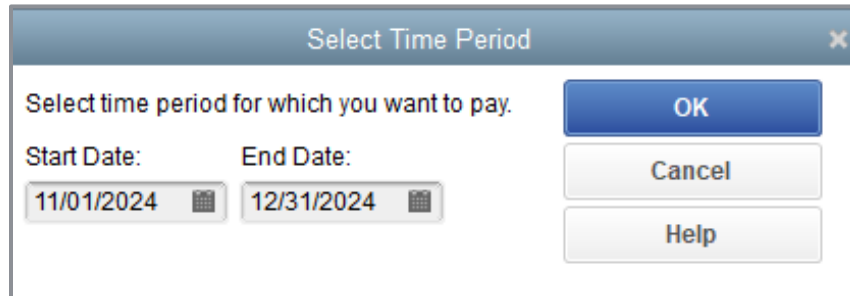
1. On the Home page, click **Write Checks** (or select **Banking** → **Write Checks** or **Ctrl+w**).
2. Make sure the proper bank account is selected in the Bank Account field.
3. In the Pay to the Order of field, choose the subcontractor or owner from the drop-down list.
4. You should see a pop-up window telling you the vendor has time data. Click **Yes** to search for unpaid time. (If for some reason you do not see this pop-up, or you accidentally click **No**, you can navigate back to this window by clicking **Enter Time** at the top of the check form in the Main tab of the ribbon.)

The screenshot shows the 'Write Checks - Checking' window in QuickBooks Desktop. The ribbon at the top has the 'Enter Time' button highlighted with a red box. A pop-up window titled 'Pay for Time Worked' is open, displaying a warning icon and the text: 'This name has time data in the company file. Do you want this check or bill to represent time worked?'. The 'Yes' button in the pop-up is also highlighted with a red box. The main form shows the following details:

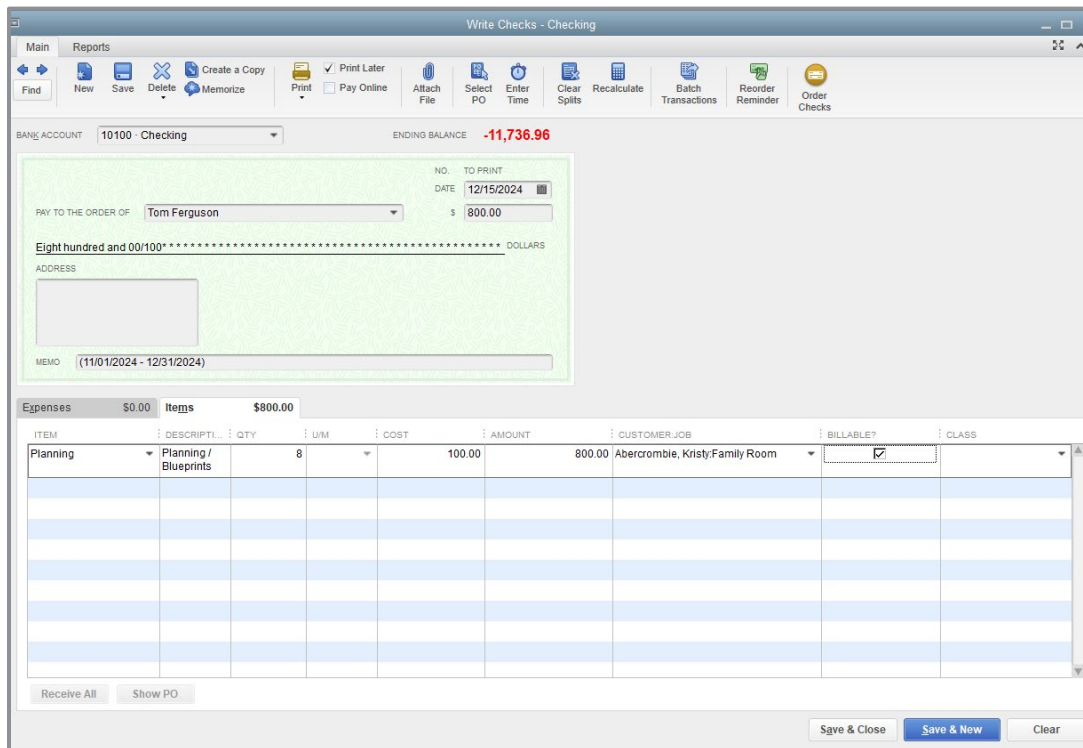
- BANK ACCOUNT:** 10100 - Checking
- ENDING BALANCE:** -11,736.96
- PAY TO THE ORDER OF:** Tom Ferguson
- DATE:** 12/15/2024
- AMOUNT:** \$ 0.00

Below the form is an 'Expenses' table with the following columns: ITEM, DESCRIPTION, QTY, U/M, COST, AMOUNT, CUSTOMER JOB, BILLABLE?, and CLASS. The table is currently empty.

- Set the search parameters to look for the time entries. Type the start date in the Start Date field and press **Tab**.
- Type the end date in the End Date field and click **OK**.



- Specify if the customer is to be billed for this cost by checking the box in the Billable column.
- Click **Save & Close**.



**NOTES**

## Time Tracking – Review Questions

1. List ways to enter time in QuickBooks.
  - a. \_\_\_\_\_
  - b. \_\_\_\_\_
2. For which of the following can the time tracking features in QuickBooks not be used?
  - a. Notifying you that more staffing is required for a given project
  - b. Tracking the cost of an employee's gross pay by job
  - c. Providing hours worked on an employee's paycheck
  - d. Invoicing customers based on time spent on a job
3. Which report would you use to determine how many hours were spent on each activity and whether or not the customer had been billed for the time?
  - a. Time by item
  - b. Time by name
  - c. Time by job summary
  - d. Time by job detail
4. When paying owners or partners, you should use an \_\_\_\_\_ account to track the payment.
5. Which of the following is a step involved in the process for invoicing a customer for time worked?
  - a. Select the customer's name in the Create Invoices window
  - b. Click **Add Time/Costs**
  - c. In the Choose Billable Time and Costs window, click to select the items you want to transfer to the invoice
  - d. All of the above

## Review Activities

1. Create a single activity timesheet for Gregg Schneider for eight hours worked on the Anton Teschner Sun Room job.
2. Transfer the time you just entered for Gregg Schneider onto an invoice for the Teschner Sun Room job.
3. Display a time by name job report to see how many hours Gregg Schneider worked for each job

## Answers to Review Questions

1. List ways to enter time in QuickBooks.
  - a. ✓ *Enter directly in the Use Weekly Timesheet or Time/Enter Single Activity window*
  - b. ✓ *Stopwatch feature in the Time/Enter Single Activity window*
2. For which of the following can the time tracking features in QuickBooks not be used?
  - a. ✓ *Notifying you that more staffing is required for a given project*
  - b. Tracking the cost of an employee's gross pay by job
  - c. Providing hours worked on an employee's paycheck
  - d. Invoicing customers based on time spent on a job
3. Which report would you use to determine how many hours were spent on each activity and whether or not the customer had been billed for the time?
  - a. Time by item
  - b. Time by name
  - c. Time by job summary
  - d. ✓ *Time by job detail*
4. When paying owners or partners, you should use an *equity* account to track the payment.
5. Which of the following is a step involved in the process for invoicing a customer for time worked?
  - a. Select the customer's name in the Create Invoices window
  - b. Click **Add Time/Costs**
  - c. In the Choose Billable Time and Costs window, click to select the items you want to transfer to the invoice
  - d. ✓ *All of the above*