

Budget planning

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Revenue

Net income for husband / child allowances
Net income wife / child allowances
13th monthly salary husband
13th monthly salary wife
Gratuity / other income
Alimony

Total revenue

yearly

monthly

Expenditure

Fixed commitments

Housing costs with a rental apartment

Rent incl. additional costs
Parking space
Heating costs

Housing costs with house / condominium

Mortgage interest / amortization
Heating costs
Chimney sweep / heating maintenance
Water / sewage / waste
Building insurance
Maintenance / repairs house and garden

Energy / communication

Electricity / gas
Telephone / internet / cell phone
Radio / television (concessions, cable)

Taxes

State taxes / local taxes / church taxes
Direct federal tax
Compensation for compulsory military service

Transfer

yearly

monthly

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	yearly	monthly
Transfer		
<u>Insurances</u>		
Health insurance / accident		
Household contents / private liability insurance		
Life insurance		
3rd pillar		
Motor vehicle		
Other insurances		
<u>Public transport / bicycle</u>		
Subscriptions		
Multi-trip tickets / single tickets		
Bicycle / moped (Vignette, repairs, fuel)		
<u>Car / motorcycle</u>		
Taxes (road traffic office)		
Fuel / electricity		
Service / repairs / tires		
Leasing / amortization		
<u>Various</u>		
Subscriptions		
Memberships / association fees		
School / further education		
Music / sport		
Child care / household help		
Alimony		
Loan installments		
Other		
Total fixed commitments		

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		yearly	monthly
<u>Household</u>			
Food / drinks			
Pets			
Additional costs such as detergents & deaning products, drugstores, personal care, clothes & shoe care, disposal fees, postage, daily small items, hairdresser for children			
<u>Personal expenses / pocket money</u>			
Client	Clothes / shoes		
	Hairdresser / leisure / culture / luxury / foods		
	External catering		
Partner	Clothes / shoes		
	Hairdresser / leisure / culture / luxury / foods		
	External catering		
Children	Clothes / shoes		
	Hairdresser / leisure / culture / luxury / foods		
	External catering		
<u>Accruals</u>			
Annual franchise			
Doctor / medication / dentist / optician			
Therapy			
Gifts (including Christmas), donations			
Shared leisure time			
School / camp			
Unforeseen events / purchases			
Holidays			
Savings			
Total expenses			