

Budget check

Fill in the average of the last three months, don't estimate - a single month gets distorted by irregular items.

Version 2.0 (fillable, calculates automatically in Adobe Acrobat/Reader)

Income (monthly average)

Net salary

Other income

Fixed expenses

Rent or mortgage

Utilities and electricity

Insurance

Phone and internet

Subscriptions

Transport

Variable expenses

Groceries

Household and toiletries

Leisure and dining out

Clothing

Annual costs divided by 12

Vacation

Holidays and gifts

Car repairs and maintenance

Annual membership fees

Emergency reserve (information, not part of the calculation)

Current emergency reserve

Result

Total income

Total expenses

Savings rate in euros

Savings rate in percent

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