

Your personal budget

Income (in CHF)

		Monthly	Annually
Person 1	Net income (incl. 13th month salary)		0
	Net other compensation/bonus		
Person 2	Net income (incl. 13th month salary)		0
	Net other compensation/bonus		
	Family and care allowances		0
Alimony	name until		0
Other net income	discription until		0
Total income			0

Expenditure (in CHF)

		Monthly	Annually	Additional costs as of retirement	Cost reduction as of retirement	Period from – to
Living costs – renting						
Rent (incl. utilities and garage/parking space)			0			–
Living costs – home owner Single-family dwelling/condominium, Street No., Postcode Town (owner-oc						
Mortgage interest	Debt (CHF) Rate of interest (%)		0			–
Direct amortisation of mortgage	until		0			
Utilities (heating, electricity, water, building insurance, other)			0			
Maintenance/repairs/renovations fund			0			
Living costs – home owner Single-family dwelling, Street No., Postcode Town (holiday home, owner-o						
Mortgage interest	Debt (CHF) Rate of interest (%)		0			–
Direct amortisation of mortgage	until		0			
Utilities (heating, electricity, water, building insurance, other)			0			
Maintenance/repairs/renovations fund			0			
Living costs – home owner Condominium (xx rooms), Street No., Postcode Town (investment property						
Mortgage interest	Debt (CHF) Rate of interest (%)		0			–
Direct amortisation of mortgage	until		0			
Utilities (heating, electricity, water, building insurance, other)			0			
Maintenance/repairs/renovations fund			0			
Communication and media						
Telephone/internet/mobile/radio/TV/newspapers/magazines			0			–
Taxes						
Cantonal and municipal tax						
Direct federal tax						
Health costs						
Person 1	Health insurance		0			–
	Deductible					
	Other health-related costs (e.g. gym memberships, dentist)		0			
Person 2	Health insurance		0			
	Deductible					
	Other health-related costs (e.g. gym memberships, dentist)		0			
Insurance						
Household contents/liability						–
Other insurance (travel, legal protection, watercraft, other)			0			
Pensions						
Person 1	Savings 3a (tied pension provision)		0			–
	Life insurance 3b		0			
Person 2	Savings 3a (tied pension provision)		0			
	Life insurance 3b		0			
Work-related expenditure						
Person 1	Eating out		0			
	Commuting costs		0			
	Workwear/office wear		0			
Person 2	Eating out		0			
	Commuting costs		0			
	Workwear/office wear		0			

Expenditure (in CHF)										
						Monthly	Annually	Additional costs as of retirement	Cost reduction as of retirement	Period from – to
Household										–
Food/drinks/everyday goods							0			
Pets							0			
Mobility										–
Person 1	Car (third party, comprehensive, road tax, fuel, maintenance, leasing, parking space)						0			
	Public transport						0			
Person 2	Car (third party, comprehensive, road tax, fuel, maintenance, leasing, parking space)						0			
	Public transport						0			
Personal expenditure										–
Person 1	Clothes/shoes/personal care/hairdresser						0			
	Pocket money/hobbies						0			
Person 2	Clothes/shoes/personal care/hairdresser						0			
	Pocket money, hobbies						0			
Child 1	Clothes/shoes/personal care	until				0				
	Pocket money/hobbies	until				0				
	Public transport	until				0				
	Childcare costs	until				0				
	Education/training	until				0				
	Health insurance	until				0				
	Deductible	until								
	Other health-related costs	until				0				
Child 2	Clothes/shoes/personal care	until				0				
	Pocket money/hobbies	until				0				
	Public transport	until				0				
	Childcare costs	until				0				
	Education/training	until				0				
	Health insurance	until				0				
	Deductible	until								
	Other health-related costs	until				0				
Child 3	Clothes/shoes/personal care	until				0				
	Pocket money/hobbies	until				0				
	Public transport	until				0				
	Childcare costs	until				0				
	Education/training	until				0				
	Health insurance	until				0				
	Deductible	until								
	Other health-related costs	until				0				
Miscellaneous										–
Maintenance	Ex-spouse	until				0				
Child support	Child 1	until				0				
Child support	Child 2	until				0				
Child support	Child 3	until				0				
Other regular expenditure							0			
Gifts/donations							0			
Major purchases							0			
Holidays							0			–
Total expenditure							0	0	0	–
Your annual savings contribution/additional expenditure							0			
Planned/envisaged future expenditure/investments*										
What/description			When/time			Amount				
*For example: purchase of a new car										
*For example: renovation of property X, new kitchen										