



PERSONAL BUDGET

Budget template

Enter your monthly amounts in CHF. This gives you a clear overview of income, expenses and saving potential.

Income (per month)

Net salary, person 1	CHF	
Net salary, person 2	CHF	
13th salary / bonus (per month)	CHF	
Secondary income	CHF	
Pensions / allowances (OASI, DI, child allowances)	CHF	
Other income	CHF	
Total income	CHF	

Fixed costs

Rent / mortgage (interest + amortisation)	CHF	
Utilities / energy (electricity, heating, water)	CHF	
Health insurance (basic + supplementary)	CHF	
Other insurance (liability, household, life)	CHF	
Taxes (monthly provision)	CHF	
Telecoms (internet, mobile, TV)	CHF	
Serafe (radio/TV fee)	CHF	
Mobility (public-transport pass / car: leasing, insurance)	CHF	
Other fixed costs	CHF	
Total fixed costs	CHF	

Variable costs / household

Groceries / household	CHF	
Eating out / takeaway	CHF	
Clothing / shoes	CHF	
Health (deductible, co-payment, dentist)	CHF	
Leisure / hobbies / subscriptions	CHF	
Holidays / travel	CHF	

Car: fuel / maintenance	CHF	_____
Other expenses	CHF	_____
Total variable costs	CHF	_____

| Saving & provision

Pillar 3a	CHF	_____
Savings / reserves	CHF	_____
Total savings	CHF	_____

Summary

Total income	CHF	_____
Total expenses (fixed + variable + savings)	CHF	_____
Balance (surplus / deficit)	CHF	_____

Tip: a positive balance can go into pillar 3a or into reserves. We are happy to review your budget with you.