FINANZWISSEN SCHWEIZ

Budget Planner

Your sheet for the right sums, enter your own numbers.

First enter your monthly net income, then your own items under Fixed costs, Variable costs and Savings. The lines are deliberately left blank, so the sheet fits your real life instead of a sample calculation.

Monthly net income	CHF	

Fixed costs (rent, health insurance, other insurance, subscriptions, ...)

	CHF	
	CHF	
	CHF	
	CHF	
	CHF	
Total fixed costs	CHF	

Variable costs (food, leisure, clothes, ...)

	CHF	
	CHF	
	CHF	
	CHF	
	CHF	
Total variable costs	CHF	

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Savings (emergency fund, pillar 3a, ETF savings plan, ...)

_____	CHF	
_____	CHF	
_____	CHF	
Total savings	CHF	

Remainder (net income minus all three totals)	CHF	

TIPP

If you end up with a minus, fixed costs or variable costs are too high for your net income, so cut variable costs first. If you end up with a plus, you can add this remainder straight into the Savings line.

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