Your household budget

Blank PDF template for your own amounts. No account or prefilled amounts.

Month / year ____________________ **Budget / household** ____________________

Person 1 ____________________ **Person 2 (optional)** ____________________

Children / further information ____________________

How to use the template

1. Decide who the budget covers. Fill in the relevant items. Leave unknown amounts blank; enter 0 if you do not plan to spend anything on an item.

2. Enter amounts with at most two decimal places. Period: M = Month, Q = Quarter, J = Year. The printed period is only a suggestion.

3. Calculate the monthly amount: monthly amount unchanged, quarterly amount / 3, annual amount / 12. Round each item to two decimal places.

4. Add the rounded monthly values. Transfer the page totals to the overview and deduct costs and reserves from the income.

Your monthly overview

+	**Income** Total from page 2	
-	**Fixed costs** Housing costs page 2 + totals pages 3 and 4	
-	**Variable expenses** Total from page 5	
-	**Reserves including savings goals** Total from page 6	
=	**Amount available** Income minus the three expense categories	

The overview shows a monthly planning average, not your account balance or payment dates. Check for missing amounts, double counting and incorrect periods before assessing the result.

Income and housing costs

Complete only the items that match your housing situation. Person 2 is optional.

Item	Your amount	Period	Per month
Income			
Net income - Person 1		M	
Net income - Person 2		M	
Family allowances		M	
13th-month salary - Person 1		J	
13th-month salary - Person 2		J	
Maintenance payments received		M	
Other income		M	
Income per month - transfer to the overview on page 1			
Housing costs			
Rent including ancillary costs		M	
Separate heating and ancillary costs		M	
Mortgage interest		M	
Heating costs		M	
Chimney and heating maintenance		J	
Water, wastewater and refuse		M	
Building insurance		J	
Contributions to the renovation fund		J	
Housing contribution or other housing costs		M	
Electricity		M	
Housing costs per month - add to the fixed costs on page 1			

Avoid double counting: add family allowances only if they are not included in net income. Add heating and ancillary costs only if billed separately. For homeowners, mortgage repayments and maintenance are under reserves on page 6.

Fixed costs: everyday life and insurance

Check contracts and invoices. Only record costs that your household covers.

Item	Your amount	Period	Per month
Energy and communication			
Internet and TV plan		M	
Mobile plans - household		M	
Streaming and digital subscriptions		M	
Serafe		J	
Separate cable connection		M	
Taxes			
Cantonal, municipal and church taxes		J	
Direct federal tax		J	
Fire brigade exemption tax		J	
Military service exemption tax		J	
Insurance and retirement provision			
Compulsory health insurance (KVG) - household		M	
Supplementary health insurance (VVG) - household		M	
Household contents and personal liability insurance		J	
Life insurance - household		M	
Other insurance		J	
Fixed costs on this page - add to the fixed costs on page 1			

Enter each household total only once. Do not enter withholding tax already deducted from the net salary used. Pillar 3a and 3b contributions are under reserves; fixed life insurance premiums belong here.

Your notes

Fixed costs: transport and other costs

Enter only the transport you use and the obligations that apply to you.

Item	Your amount	Period	Per month
Public transport			
Public transport passes - household		M	
Car and motorcycle			
Motor vehicle tax		J	
Vehicle insurance		J	
Garage or long-term parking space		M	
Lease payment		M	
Miscellaneous			
Newspapers and magazines		M	
Memberships and association fees		J	
School fees, education and further training		M	
Adults’ hobbies		M	
Children’s hobbies		M	
Childcare and household help		M	
Miscellaneous		M	
Debt and instalment repayments		M	
Maintenance payments		M	
Fixed costs on this page - add to the fixed costs on page 1			

Enter only your own obligations. Items for children are optional. For purchases on credit or in instalments, do not record both the purchase price and its repayments as expenses.

Your notes

Variable expenses

Enter your own everyday expenses. Complete the Person 2 and children’s items only if needed.

Item	Your amount	Period	Per month
Household			
Food and drinks		M	
Household supplies and toiletries		M	
Guests and entertaining		M	
Pet food and supplies		M	
Transport			
Multiple-journey and single tickets		M	
Bicycle, e-bike, moped and e-scooter		M	
Fuel and charging		M	
Parking fees		M	
Personal: Person 1			
Clothes and shoes		M	
Haircuts and personal care - Person 1		M	
Leisure and personal spending - Person 1		M	
Alcohol, tobacco and similar products - Person 1		M	
Meals away from home for work - Person 1		M	
Personal: Person 2 (optional)			
Clothes and shoes		M	
Haircuts and personal care - Person 2		M	
Leisure and personal spending - Person 2		M	
Alcohol, tobacco and similar products - Person 2		M	
Meals away from home for work - Person 2		M	
Children (optional)			
Clothes and shoes		M	
Pocket money		M	
Variable expenses per month - transfer to page 1			

Enter household costs once and personal expenses separately. Leave rows for people and children who are not in your household blank.

Reserves and savings goals

Budget money every month for future expenses and your own savings goals.

Item	Your amount	Period	Per month
Reserves including savings goals			
Electronics and device replacement		M	
Health insurance deductible and co-payment - household		M	
Dentist, glasses and contact lenses		M	
Therapy costs not covered by insurance		M	
Vet care and other pet healthcare costs		M	
Gifts and donations		M	
Shared excursions and leisure		M	
School costs, camps and trips		M	
Emergency fund		M	
Holidays		M	
Pillar 3a and 3b contributions - household		M	
Owner-occupied home maintenance		M	
Vehicle maintenance		M	
Vehicle replacement		M	
Mortgage repayment (amortisation)		M	
Other savings goals and wealth building		M	
Reserves per month - transfer to page 1			

Reserves are intended as monthly amounts. If you enter an annual or quarterly amount, change the period and calculate the monthly amount. Do not add annual bills already entered elsewhere. Do not record the same expense both here and in another section.

Your notes