





Finanzgruppe  
Beratungsdienst Geld und Haushalt

# The Budget Planner

Simplified version



## A few important tips before you start



Note the expenses of all family members regularly. Start today. It only takes a couple of minutes.



Keep your budget planner and a pencil always next to you.



When shopping, always take the receipt with you. Collect them in an envelope or an empty shoebox.



Keep the receipts of bigger purchases at least for two years. That's important for the warranty and the exchange of something bought.



Don't decide upon larger purchases spontaneously. Take your time to think about it.



Always write a shopping list and stick to it. This way, you forget less and don't need to go twice.



Don't ever go shopping when you are hungry. Otherwise, you may buy more than you actually need.



Don't wait too long to pay your bills, pay them on time. This way, you don't lose track of your expenses.



Organise your documents. Therefore, collect the following:

- bank statements
- payslips
- insurance documents
- rental agreement
- utilities statements
- credit agreements
- further bills

# Income and Fixed Expenses

## Income

Total in €		



## Housing

Total in €		



## Phone and TV

Total in €		



## Insurances

Total in €		



## Credits and Instalments

Total in €		



## Further Expenses

Total in €		

[www.geld-und-haushalt.de](http://www.geld-und-haushalt.de)

Financial education and economic knowledge are the basics for a sustainable life planning and have to take the interests of future generations into account. In this context, “Geld und Haushalt – Beratungsdienst der Sparkassen-Finanzgruppe” (Consumer Consulting Service Money and Private Household) has been permanently awarded as an official measure of the “UN Decade of Education for Sustainable Development”.

For further details: [www.geld-und-haushalt.de](http://www.geld-und-haushalt.de) [www.bne-portal.de](http://www.bne-portal.de)

# Content

How to Do It

Income and Expenses – Overview

Daily Expenses

Calendar

Geld und Haushalt – Our Offers



# How to Do It: Income and Fixed Expenses

## Income

1	Salary	1.870
	Unemployment benefit	
5	Child benefit	194
	Housing benefit	
	Child support payments	
	Further income	
Total in €		2.064



## Housing

1	Rent	615
14	Electricity	65
	Water	
Total in €		680



## Phone and TV

7	Internet	20
15	Licence fee	18
29	Mobile phone	30
	Phone	
Total in €		68



## Insurances

4	Liability	8
6	Third-party vehicle	45
12	Household	7
	Disability	
Total in €		60



## Credits and Instalments

3	Instalment car	230
	Instalment house, mobile phone etc.	
Total in €		230



## Further Expenses

10	Sports club	15
	Savings agreement	
	Child support payments	
	Daycare	
Total in €		15

# How to Do It: Income and Expenses – Overview

January	February	March	April	May
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+






Income

Salary	1.870	1.870			
Unemployment benef.					
Child benefit	194	194			
Housing benefit					
Child support payments					
Further Income		30			

Total Income	2.064	2.094			
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Fixed Expenses

 Housing	680	680			
 Phone and TV	68	68			
 Insurances	60	60			
 Credits	230	230			
 Further Expenses	15	15			

<div><div>=</div>Money to Live on</div>	1.011	1.041			
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Daily Expenses

 Food and Drinks	350				
 Driving	160				
 Family	208				
 Clothing	80				
 Further Expenses	150				

<div><div>=</div>Balance</div>	63				
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## How to Do It: Daily Expenses

+	Money to Live on	1.011
-	Daily Expenses	
	Food and Drinks	350
	Driving	160
	Family	208
	Clothing	80
	Further Expenses	150
=	Balance	63

Food and Drinks		
1	Supermarket	18
2	Bakery	3
7	Bulk purchase	75
7	Bakery	4
7	Drinks	50
8	Tea shop	5
8	Coffee shop	9
12	Supermarket	35
13	Bakery	5
15	Restaurant	43
19	Supermarket	30
21	Kiosk	5
22	Supermarket	20
22	Bakery	5
25	Market	20

Food and Drinks		
29	Bakery	2
30	Supermarket	21
	Groceries	
	Eating out	
Total in €		350

Driving		
15	Refuel	35
26	Monthly pass	70
27	Refuel	55
	Travel costs	
	Repair	
Total in €		160

## Family

# Example

## Clothing

# Example

## Further Expenses

# Example

# Income and Expenses – Overview

	January	February	March	April	May
+ Income					
Total Income					
- Fixed Expenses					
 Housing					
 Phone and TV					
 Insurances					
 Credits					
 Further Expenses					
= Money to Live on					
- Daily Expenses					
 Food and Drinks					
 Driving					
 Family					
 Clothing					
 Further Expenses					
= Balance					



June	July	August	September	October	November	December
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## Daily Expenses

Month:



## Money to Live on



## Daily Expenses

 Food and Drinks

## Driving



Family



 Clothing



## Further Expenses



## Balance



## Food and Drinks



## Food and Drinks



## Driving

Total in €

Total in €

[illegible]

Total in €	
------------	--

[illegible]

Total in €	
------------	--

[illegible]

Total in €	
------------	--

## Daily Expenses


Month:



## Money to Live on



## Daily Expenses



## Food and Drinks

 Driving Family

 Clothing



## Further Expenses



## Balance



## Food and Drinks



## Food and Drinks



## Driving

Total in €

Total in €

[illegible]

Total in €	
------------	--

[illegible]

Total in €	
------------	--

[illegible]

Total in €	
------------	--



## Daily Expenses


Month:



## Money to Live on



## Daily Expenses

 Food and Drinks

## Driving



Family



 Clothing



## Further Expenses



## Balance



## Food and Drinks



## Food and Drinks



## Food and Drinks



## Driving



## Food and Drinks



## Driving

Total in €

Total in €



Clothing		
Total in €		

[illegible]

## Daily Expenses


Month:



## Money to Live on



## Daily Expenses

 Food and Drinks Driving

Family



 Clothing



## Further Expenses



## Balance



## Food and Drinks



## Food and Drinks



## Driving

Total in €

Total in €



<b>Total in €</b>		



Total in €		

[illegible]

## Daily Expenses


Month:



## Money to Live on



## Daily Expenses

 Food and Drinks

## Driving



Family



 Clothing



## Further Expenses



## Balance



## Food and Drinks



## Food and Drinks



## Food and Drinks



## Driving



## Food and Drinks



## Driving

Total in €



## Food and Drinks



## Driving

Total in €

[illegible]

Total in €	
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[illegible]

Total in €	
------------	--

[illegible]

Total in €	
------------	--

## Daily Expenses


Month:



## Money to Live on



## Daily Expenses

 Food and Drinks Driving

Family



 Clothing



## Further Expenses



## Balance



## Food and Drinks



## Food and Drinks



## Driving

Total in €

Total in €



Clothing		
Total in €		

[illegible]



## Daily Expenses


Month:



## Money to Live on



## Daily Expenses

 Food and Drinks Driving

Family



 Clothing



## Further Expenses



## Balance



## Food and Drinks



## Food and Drinks



## Driving

Total in €

Total in €

[illegible]

Total in €	
------------	--

[illegible]

Total in €	
------------	--

[illegible]

Total in €	
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## Daily Expenses


Month:



## Money to Live on



## Daily Expenses

 Food and Drinks Driving

Family

 Clothing

## Further Expenses



## Balance



## Food and Drinks



## Food and Drinks



## Food and Drinks



## Driving



## Food and Drinks



## Driving

Total in €

Total in €

[illegible]

Total in €	
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[illegible]

Total in €	
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[illegible]

Total in €	
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## Daily Expenses


Month:



## Money to Live on



## Daily Expenses

 Food and Drinks

## Driving



Family



 Clothing



## Further Expenses



## Balance



## Food and Drinks



## Food and Drinks



## Food and Drinks



## Driving



## Food and Drinks



## Driving

Total in €



## Food and Drinks



## Driving

Total in €

[illegible]

Total in €	
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[illegible]

Total in €	
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[illegible]

Total in €	
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## Daily Expenses


Month:



## Money to Live on



## Daily Expenses



## Food and Drinks

 Driving

Family



 Clothing



## Further Expenses



## Balance



## Food and Drinks



## Food and Drinks



## Driving

Total in €

Total in €

[illegible]

Total in €		

[illegible]



## Daily Expenses

Month:



## Money to Live on



## Daily Expenses



## Food and Drinks

 Driving

## Family



 Clothing



## Further Expenses



## Balance



## Food and Drinks



## Food and Drinks



## Driving

Total in €

Total in €

[illegible]

Total in €	
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[illegible]

Total in €	
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[illegible]

Total in €	
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## Daily Expenses


Month:



## Money to Live on



## Daily Expenses



## Food and Drinks

 Driving

Family



 Clothing



## Further Expenses



## Balance



## Food and Drinks



## Food and Drinks



## Driving

Total in €

Total in €

[illegible]

Total in €	
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[illegible]

Total in €	
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[illegible]

Total in €	
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## Daily Expenses

Month:



## Money to Live on



## Daily Expenses

 Food and Drinks Driving

Family



 Clothing



## Further Expenses



## Balance



## Food and Drinks



## Food and Drinks



## Driving

Total in €

Total in €

[illegible]

Total in €		

[illegible]

## Daily Expenses


Month:



## Money to Live on



## Daily Expenses

 Food and Drinks **Driving**

Family



 Clothing



## Further Expenses



## Balance



## Food and Drinks



## Food and Drinks



## Driving

Total in €

Total in €

[illegible]

Total in €		

[illegible]



# Calendar

	January	February	March	April	May	June
1						
2						
3						
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31						

July	August	September	October	November	December	
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						11
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						31

**Would you like to manage your money better? The Consumer Consulting Service "Geld und Haushalt" (Money and Private Household) is here to help you. Simply use our free offers.**

## Booklets

We currently offer booklets from three series: budget, planning aid and financial knowledge. All booklets are in German only.

## Presentations

We offer presentations on topics of budget and finance planning as well as on consumer and legal issues. All our presentations are offered in German only. If you would like to arrange one, you may therefore have to organise an interpreter.

## Online Planners (examples)

### Web-Budgetplaner

The "Web-Budgetplaner" is a budget planner for computers and smartphones. You can easily record your income and expenses, as well as structure and evaluate them upon your individual requirements.

### Finanzchecker

The app allows you to record your income and expenses on a mobile device. Thus, youths and young adults can keep track of their budget. The app is available for iOS and android.

You can find further information on our website in German: [www.geld-und-haushalt.de](http://www.geld-und-haushalt.de).

## Order service

Online via: [www.geld-und-haushalt.de](http://www.geld-und-haushalt.de)

By telephone: 030 204 55-818



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