

MY HOUSEHOLD BUDGET BOOK

What are you spending each month and where does your money go? An overview of your finances is always handy. List your income and expenses with this household budget book. Tip: **On the website www.toeslagen.nl you can also make trial calculations.**

My income	Per month
Net income*	€
Healthcare allowance	€
Housing benefit	€
Other	€
	€
	€
Total income	€

* **Note:** Pay close attention to how you receive your holiday pay and you may also receive a bonus or a 13th month. We recommend not including these incomes in your calculation, because you do not receive them every month. If you want to include them, convert the amount to a monthly figure.

My expenses (fixed costs)	Per month
Rent	€
Energy costs	€
Water	€
Municipal taxes*	€
Phone/TV/Internet	€
Insurances	€
Contributions/Subscriptions	€
Repayment (study) debt	€
	€
	€
Total fixed costs	€

* **Note:** you receive this bill once a year. Convert the amount to a monthly amount.

My expenses (other costs)	Per month
Clothing & shoes	€
Groceries	€
Sports & hobbies	€
Leisure & going out	€
Vacation(s)	€
Car/scooter (maintenance, road tax, fuel)	€
Transport	€
Own contribution health insurance	€
Non-reimbursed medical expenses	€
Savings	€
Other	€
	€
	€
Total other costs	€

Total income

-

Total fixed costs

-

Total other costs

=

Note: this is your personal household budget book. You cannot derive any rights from it.