

### Calculation sheet

**CAREER PHASE 1**

**CAREER PHASE 2**

NAME:

20-30 years

30-50 years

|                                 |                                      |  | CAREER PHASE 1        | CAREER PHASE 2 |   |   |
|---------------------------------|--------------------------------------|--|-----------------------|----------------|---|---|
| REVENUES                        | SALARY (career sheet)                | Monthly net salary                         | +                     | +              |   |   |
|                                 |                                      | Monthly net salary partner                 | <del>+</del>          | +              |   |   |
| EXPENSES                        | HOUSING (Financial data p.1, p.2)    | Monthly rent or loan                       | -                     | -              |   |   |
|                                 |                                      | OTHER LIVING EXPENSES (Financial data p.2) | Other living expenses | -              | - |   |
|                                 | TRANSPORT (Financial data p.3)       | Monthly purchase amount                    | -                     | -              |   |   |
|                                 |                                      | Monthly cost                               | -                     | -              |   |   |
|                                 |                                      | Car insurance                              | -                     | -              |   |   |
|                                 | INSURANCES (Financial data p.4, p.5) | Fire insurance                             | -                     | -              |   |   |
|                                 |                                      | Family insurance                           | -                     | -              |   |   |
|                                 |                                      | Hospitalisation insurance                  | -                     | -              |   |   |
| Accident insurance              |                                      | -  | -                     |                |   |   |
| <b>BUDGET BALANCE PER MONTH</b> |                                      |  | =                     | ▲              | = | ■ |

| CAREER PHASE 1: 20-30 YEARS   | CALCULATION |   |        |
|---|-------------|---|--------|
| BUDGET BALANCE AFTER 1 MONTH<br>(Budget/month x # months of work experience first career phase)<br>(character sheet)                    | ▲           | x | =      |
| REVENUES STUDENT JOB (GOAL: SAVE)<br>(Student phase, max €15.000,00)  | +           |   |        |
| FINANCIAL SUPPORT PARENTS<br>(character sheet)  | +           |   |        |
| ONE-TIME PURCHASE COSTS<br>(Only complete this section if you are able to buy a house in career phase 1)                                | -           |   |        |
| SUBTOTAL / FACTOR PHASE 1 (character sheet): expenses that do not fit under 'other living expenses' like outings, hobby's, gadgets, ... | =           |   | /..... |
| TOTAL CAREER PHASE 1  | =           |   | ●      |

| CAREER PHASE 2: 30-50 YEARS  | CALCULATION        |
|--|--------------------|
| TOTAL CAREER PHASE 1   | ●                  |
| SUPPORT PARENTS PARTNER  | +                  |
| TOTAL 2: STARTBUDGET CAREER PHASE 2<br>(This budget can be used to buy a house or apartment)   | =                  |
| ONE-TIME PURCHASE COST<br>(Only complete this section if you are able to buy a house in career phase 2)  | -                  |
| SUBTOTAL 3 / FACTOR PHASE 2 = TOTAL 3<br>(This amount must be fully allocated across a bank account, savings account, and investment funds. It's recommended to maintain a safety buffer in the savings account. Ideally, equivalent to 3 months of net salary). | = /..... = ..... ★ |

| CURRENT ACCOUNT | SAVINGS ACCOUNT (per € 5 000) | INVESTMENT FUND (per € 5000) |
|-----------------|-------------------------------|------------------------------|
|                 |                               |                              |

|  |        |         |
|--|--------|---------|
| TOTAL 3: 50 YEARS OLD  | ★      |         |
| BUDGET BALANCE CAREER PHASE 2<br>(Budget/month x 12 months x 20 years) | + ■    | x 240 = |
| IMPACT EVENT CARDS   | + or - |         |
| IMPACT EVENT CARDS   | + or - |         |
| IMPACT EVENT CARDS   | + or - |         |
| TOTAL 4  | =      |         |
| RETURN SAVING  | +      |         |
| RETURN INVESTING   | +      |         |
| IMPACT INFLATION (ON TOTAL 3)  | -      |         |
| TOTAL 5: TOTAL CAREER PHASE 2  | =      |         |