

Calculation sheet







**CAREER
PHASE 1**

**CAREER
PHASE 2**

NAME:

20-30 years

30-50 years

REVENUES	 SALARY (career sheet)	Monthly net salary	+	+	
		Monthly net salary partner		+	
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	-	-	
BUDGET BALANCE PER MONTH		=		=	

CAREER PHASE 1: 20-30 YEARS	CALCULATION		
BUDGET BALANCE AFTER 1 MONTH (Budget/month x # months of work experience first career phase) (character sheet)	▲	x	=
REVENUES STUDENT JOB (GOAL: SAVE) (Student phase, max €15.000,00)	+		
FINANCIAL SUPPORT PARENTS (character sheet)	+		
ONE-TIME PURCHASE COSTS (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 (This budget can be used to buy a house or appartement)	=
ONE-TIME PURCHASE COST (Only complete this section if you are able to buy a house in career phase 2)	-
SUBTOTAL 3 / FACTOR PHASE 2 = TOTAL 3 (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 (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	=