

Household budget · Yearly overview

Copy the totals from the monthly sheet at month end – twelve columns show where the money really goes over the year.

Year _____ For _____

Category	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year Σ	Avg / month
Income														
Salary / wages 1														
Salary / wages 2														
Child benefit														
Other income refunds, sales														
Total income (I)														
Expenses														
Housing & energy fixed														
Insurance fixed														
Contracts & subscriptions fixed														
Groceries & household variable														
Eating out & takeaway variable														
Transport fixed + variable														
Health & personal care mixed														
Clothing & shoes variable														
Leisure, sport & culture variable														
Kids & education mixed														
Holidays & travel set aside / spent														
Other gifts, donations, fees														
Total expenses (X)														
Left (I – X) saved or in the red														

Savings goal for the year _____ reached by year end _____ most expensive month _____ most expensive category _____