

# Monthly Spendings as Freelancer

REVENUE	
Monthly Income (before taxes)	
Additional income / zusätzliche Einkünfte	
<b>SUM REVENUES</b>	4.000 €

SAVINGS	
Revenue minus expenses	187 €

EXPENSES	
<b>BILLS / FIX COSTS</b>	
Income taxes (ca. 700 bei 4.000)	
Health insurance (plus Pflegeversicherung, 810€ max.)	
Retirement plan (Rentenversicherung)	
Berufsversicherungen (Haftpflicht 320€/y, BU 67€/m)	
Rent (Miete)	
Utilities / Nebenkosten (Electricity, Internet)	
Cell phone	
Software plans (Office365 13€, ggf. Adobe 70€?)	
Apple Music and iCloud	
Gym + Protein Drinks (ca. 8 per months)	
<b>DAILY NEEDS (PAID MONTHLY)</b>	
Food & Groceries	
Drugstore, Pharmacy	
Public Transport	
House supplies	
Clothes	
Laundry (coin washer)	
Hotel / Hostel for work	
Eating out, entertainment	
<b>SAVINGS NEEDS (PAID YEARLY, 1:12)</b>	
Training / Qualification	
Vacation / Travel (2000 bis 3000 €)	
Gifts	
Insurances (Liability, Legal protection = 350€)	
Website (2x years = 110€)	
Credit Card (39€) -> cancel as soon as possible	
UNICEF, BUND (for taxes!)	
<b>SUM EXPENSES</b>	3.813 €

Revenue / Expenses

