

MINIMUM PERSONAL SALARY

EXPENSE NAME	/MONTH
<i>mortgage and rent</i>	
<i>electricity</i>	
<i>gas</i>	
<i>water</i>	
<i>internet / home phone</i>	
<i>pay tv / netflix / spotify / other subscriptions</i>	
<i>mobile phone</i>	
<i>car insurance</i>	
<i>home insurance</i>	
<i>health insurance</i>	
<i>loans and credit cards</i>	
<i>groceries</i>	
<i>personal (cosmetics, clothing, hobbies, etc.)</i>	
<i>personal health (dental, medicines, sports and gym, etc.)</i>	
<i>pet and vet care</i>	
<i>entertainment and eat out</i>	
<i>savings (for holidays, etc.)</i>	
<i>transport and auto (public transport fares, fuel/petrol, etc.)</i>	
<i>pet and vet care</i>	
<i>entertainment and eat out</i>	
<i>children (child care, school fees, activities, school uniforms, etc.)</i>	
TOTAL EXPENSES =	
- (OTHER INCOME SOURCES)	
<i>(other job, your partner's income, etc.)</i>	
= MINIMUM VIABLE SALARY	

