

## MONTHLY BUDGET PLANNER

Monthly Expense	Monthly budget (€)	Notes
Rent / Mortgage		
Electricity		
Water		
Gas (if applicable)		
Internet & Landline		
Mobile phone(s)		
TV/Streaming subscriptions		
Groceries & household		
Eating out / Cafés		
Public transport		
Car fuel		
Parking / Tolls		
Pharmacy/OTC medicines		
Private health insurance		
Gym / Sports		
Hobbies / Clubs		
Pets (food/insurance/vet)		
Cleaning / Help		
Clothing / Shoes		
Birthdays		
Gifts		
Charity		
Bank charges		
Contingency / Misc.		
<b>Sub-Total Monthly Costs (A)</b>		

Notes

## ANNUAL BUDGET PLANNER

Expense	Annual Budget (€)	Notes
Property tax (IBI)		
Rubbish collection (Basura)		
Community fees (if applicable)		
Home insurance		
Car insurance		
Car maintenance / servicing		
Car inspection (ITV)		
Car road tax (Annual in January)		
Private health insurance (if annual)		
Accountancy/tax filing fees		
Residency/immigration renewals		
Major home repairs/improvement		
Appliances/electronics		
Travel fund (annual trips)		
Pets: vaccinations/licenses		
Personal insurances		
Home insurance		
Miscellaneous annual expenses		
Sub-total annual budget (B)		
Monthly Costs (A) × 12 = (C)		
Grand Total Annual Budget (B+C)		
Grand Total ÷ 12 = monthly needs		

Notes