Budget Planner Switzerland – Monthly Budget

Month: _____ Year: _____

Item	Planned business	Planned personal	Actual	Difference
INCOME				
Revenue / fees (incl. VAT if registered)				
Side income / salary from employment				
Other income (interest, refunds)				
Total income				
FIXED COSTS				
Rent / mortgage incl. utilities				
Health insurance (KVG) & supplementary				
Insurance (liability, household, business)				
Phone / Internet				
Subscriptions & software				
Transport (public transport pass, car, leasing)				
Other fixed costs				
Total fixed costs				
VARIABLE COSTS				
Food & household				
Leisure & personal				
Clothing & health (deductible, co-pay)				
Training & education				
Office supplies & small purchases				
Marketing & advertising				
Other variable costs				
Total variable costs				
RESERVES				
Taxes (benchmark: 25% of profit)				
AHV/IV/EO self-employed (benchmark: approx. 10%)				
VAT (only if registered, from CHF 100'000 revenue)				
Pillar 3a				
Emergency fund & savings goals				
Total reserves				
SUMMARY				
Total expenses (fixed + variable + reserves)				
Difference income - expenses				
Savings rate (retirement + reserve + surplus)				

Rules of thumb

- Set aside 20–25% of every client payment immediately for taxes and AHV.
- Emergency fund: 3 to 6 months of expenses.
- Pillar 3a 2026: CHF 7'258 with a pension fund; without one, 20% of net income up to CHF 36'288.
- VAT registration required from CHF 100'000 annual revenue (rates 8.1% / 2.6% / 3.8%).

Free budget template by Magic Heidi – magicheidi.ch/en/budgeting-apps – Last updated: September 2026. Benchmarks: Budgetberatung Schweiz (budgetberatung.ch).

Benchmarks for splitting net income (Switzerland)

Category	Benchmark	Your budget (planned)	Your share
Housing (rent + utilities)	max. 25–30%		
Taxes & reserves (self-employed)	20–25%		
Health insurance & other insurance	10–15%		
Food & household	10–15%		
Transport	5–10%		
Savings & retirement	min. 10%		
Leisure & personal	the rest		

Rules of thumb for the self-employed. Detailed budget templates for families, apprentices or retirees: budgetberatung.ch/budgetvorlagen. Taxes, AHV and pillar 3a are based on net income per your tax return; the percentages here are benchmarks, not tax advice.

Yearly Overview

Enter actual values per month and add them up at year end.

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total year
Income													
Fixed costs													
Variable costs													
Taxes, AHV & VAT (reserve)													
Savings & retirement (3a, reserve)													
Total expenses													
Difference													
Savings rate													