

2024 SAMPLE MONTHLY BUDGET (NIS)

		Family of Five		Retired Couple		Single	
		Renting	Owning a 2,400,000 NIS Home (50% Equity)	Renting	Owning a 2,000,000 NIS Home (50% Equity)	Renting	Owning a 1,600,000 NIS Home (50% Equity)
Revenue	Partner1 Revenue (Net)	17,000	17,000	0	0	12,000	12,000
	Partner2 Revenue (Net)	9,500	9,500	0	0	0	0
	Bituach Leumi Child Allow.	550	550	0	0	0	0
	Savings/Investment Income	0	0	18,000	18,000	0	0
Revenue Sub Total		27,050	27,050	18,000	18,000	12,000	12,000
Home			25yrMortgage@5.5% 1,200,000 NIS	Rent	25yrMortgage@5.5% 1,000,000 NIS	Rent	25yrMortgage@5.5% 800,000 NIS
	Rent/Mortgage Payment	6,000	7,370	5,000	6,150	4,000	4,910
	Home/Mortgage Insurance	0	400	0	600	0	270
	Municipal Taxes & Water	1,200	1,200	750	750	600	600
	Electricity	1,300	1,300	800	800	600	600
	Cooking Gas	150	150	60	60	40	40
	Telephone	150	150	60	60	30	30
	Cable TV & Internet	200	200	200	200	200	200
	Communal/Vad Bayit	150	150	150	150	150	150
	Cleaning Help	500	500	300	300	0	0
Home Maintenance	0	300	0	200	0	150	
Home Sub Total		9,650	11,720	7,320	9,270	5,620	6,950
Living	Food	5,000	5,000	2,000	2,000	1,500	1,500
	School and Supplies	2,500	2,500	0	0	0	0
	Extracurricular	600	600	150	150	300	300
	Babysitter	100	100	0	0	0	0
	Gym	0	0	250	250	200	200
Living Sub Total		8,200	8,200	2,400	2,400	2,000	2,000
Health	Health Fund	300	300	150	150	0	0
	Health Insurance	500	500	800	800	300	300
	Medical/Therapy	300	300	500	500	75	75
	Medication	400	400	500	500	100	100
	Life Insurance	500	100	200	200	0	0
Health Sub Total		2,000	1,600	2,150	2,150	475	475
Transportation	Car Insurance/Licensing	400	400	300	300	0	0
	Gas	800	800	400	400	0	0
	Taxis/Buses	500	500	400	400	500	500
	Car Maintenance	200	200	150	150	0	0
Transportation Sub Total		1,900	1,900	1,250	1,250	500	500
Personal	Clothing	500	500	150	150	200	200
	Dentist	600	600	100	100	50	50
	Vacation	600	600	1000	1000	500	500
	Books/Journals/Newspaper	150	150	75	75	50	50
	Presents	200	200	150	150	75	75
	Pet Costs	0	0	0	0	0	0
Personal Sub Total		2,050	2,050	1,475	1,475	875	875
Extras	Dry Cleaning	30	30	30	30	20	20
	Personal Grooming	200	200	100	100	40	40
	Entertainment	200	200	500	500	400	400
	miscellaneous	200	200	400	400	150	150
Extras Sub Total		630	630	1,030	1,030	610	610
Financial	Banking	50	50	25	25	25	25
	Professional Fees	250	250	150	150	100	100
	Currency Exchange Fees	0	0	250	250	0	0
	Savings/Investment Income	500	500	0	0	350	350
Financial Sub Total		800	800	425	425	475	475
Total Expenses		25,230	26,900	16,050	18,000	10,555	11,885
Balance Monthly		1,820	150	1,950	0	1,445	115