

Smith family

Smith family

Household accounts 2022

Estate	01.01.2022	31.12.2022
Financial availability	5'000.00	27'608.00
Total	5'000.00	27'608.00
Estate increase	-.-	22'608.00

Operating result	Income	Expenses
Monthly salary Anna	28'000.00	-.-
Monthly salary John	31'000.00	-.-
Rent or interest on mortgage	-.-	20'000.00
Light, gas, water	-.-	920.00
Television, monthly fee	-.-	216.00
Health insurance	-.-	2'520.00
Telephone and internet subscription	-.-	900.00
Daily newspaper subscription	-.-	300.00
Food purchase	-.-	3'580.00
Taxes	-.-	800.00
Petrol, motorway tolls, train, bus	-.-	1'410.00
Hairdresser	-.-	300.00
Café, restaurant, take away	-.-	284.00
Dancing, night club	-.-	150.00
Gym	-.-	480.00
Cosmetics	-.-	210.00
Cinema	-.-	72.00
Holidays	-.-	3'000.00
Gifts	-.-	100.00
Car repairs	-.-	800.00
Household objects (furniture, utensils, linen ...)	-.-	350.00
Total	59'000.00	36'392.00
Profit	-.-	22'608.00

Smith family

Base

Accounts

Group	Account	Description	Opening	Income	Expenses	Balance	Budget
	Liquidity	Financial availability	5'000.00	59'000.00	36'392.00	27'608.00	121'380.00

Smith family

Base

Categories

Section	Group	Category	Description	Sum	In	Income	Expenses	Balance	Budget	Diff.Budget
*										
Family Income & Expenses										
REVENUE										
		Salary Anna	Monthly salary Anna	4		28'000.00		28'000.00	240'000.00	-212'000.00
		Salary John	Monthly salary John	4		31'000.00		31'000.00	240'000.00	-209'000.00
		Other revenue	Other revenue	4						
4		TOTAL REVENUES		4-3		59'000.00		59'000.00	480'000.00	-421'000.00
EXPENSES										
Fixed Costs										
		Rent	Rent or interest on mortgage	30			20'000.00	-20'000.00	-84'000.00	64'000.00
		Energy	Light, gas, water	30			920.00	-920.00	-9'000.00	8'080.00
		Television	Television, monthly fee	30			216.00	-216.00	-1'080.00	864.00
		Car insurance	Car insurance and stamp duty	30						
		Health insurance	Health insurance	30			2'520.00	-2'520.00	-25'200.00	22'680.00
		Internet and phone	Telephone and internet subscription	30			900.00	-900.00	-9'000.00	8'100.00
		Household insurance	Household insurance	30						
		Newspaper	Daily newspaper subscription	30			300.00	-300.00	-1'500.00	1'200.00
30		Total Fixed Costs		3			24'856.00	-24'856.00	-129'780.00	104'924.00
Vital costs										
		Food	Food purchase	32			3'580.00	-3'580.00	-60'000.00	56'420.00
		Hygiene	Personal hygiene products	32					-3'000.00	3'000.00
		Home products	Home hygiene products	32					-1'800.00	1'800.00
		Clothing	Clothing, shoes, etc.	32						
		Medical	Medical expenses	32						
		Pharmacy	Pharmacy	32						
		Taxes	Taxes	32			800.00	-800.00	-12'500.00	11'700.00

Smith family

Base

Categories

Section	Group	Category	Description	Sum In	Income	Expenses	Balance	Budget	Diff.Budget
		Travel	Petrol, motorway tolls, train, bus	32		1'410.00	-1'410.00	-19'200.00	17'790.00
		Hairdresser	Hairdresser	32		300.00	-300.00	-7'800.00	7'500.00
		Animals	Domestic animals	32					
		School	Schooling fees	32					
32			Total Vital Costs	3		6'090.00	-6'090.00	-104'300.00	98'210.00
			Optional Costs						
		Restaurant	Café, restaurant, take away	34		284.00	-284.00	-15'000.00	14'716.00
		Dancing	Dancing, night club	34		150.00	-150.00	-2'100.00	1'950.00
		Cigarettes	Cigarettes	34				-10'440.00	10'440.00
		Beautician	Beautician	34				-9'000.00	9'000.00
		Gym	Gym	34		480.00	-480.00	-4'800.00	4'320.00
		Shopping	Shopping	34				-10'000.00	10'000.00
		Cosmetics	Cosmetics	34		210.00	-210.00	-2'800.00	2'590.00
34			Total Optional Costs	3		1'124.00	-1'124.00	-54'140.00	53'016.00
			Culture Costs						
		Cinema	Cinema	36		72.00	-72.00	-500.00	428.00
		Music	Music	36				-400.00	400.00
		Theatre	Theatre	36				-2'000.00	2'000.00
		Shows	Shows	36				-2'400.00	2'400.00
		Books	Books, newspapers and magazines	36				-2'000.00	2'000.00
36			Total Cultural Costs	3		72.00	-72.00	-7'300.00	7'228.00
			Extra Costs						
		Holidays	Holidays	38		3'000.00	-3'000.00	-60'000.00	57'000.00
		Gifts	Gifts	38		100.00	-100.00	-1'600.00	1'500.00
		Home repairs	Home repairs	38				-2'500.00	2'500.00
		Car repairs	Car repairs	38		800.00	-800.00	-4'000.00	3'200.00
		Household objects	Household objects (furniture, utensils, linen ...)	38		350.00	-350.00		-350.00
		Babysitter	Babysitters and occasional domestic workers	38					
38			Total Extra Costs	3		4'250.00	-4'250.00	-68'100.00	63'850.00

Smith family

Base

Categories

Section	Group	Category	Description	Sum In	Income	Expenses	Balance	Budget	Diff.Budget
	3		TOTAL EXPENSES	4-3		36'392.00	-36'392.00	-363'620.00	327'228.00
	4-3		RESULT	00	59'000.00	36'392.00	22'608.00	116'380.00	-93'772.00
			Investments and loans						
		Loan injections	Loans injections	1-2					
		Loan reimbursements	Loan reimbursements	1-2					
		Sales fixed assets	Sales of fixed assets	1-2					
		Purchase fixed assets	Purchases of fixed assets	1-2					
	1-2		TOTAL INVESTMENTS AND LOANS	00					
	00		CHANGE IN CASH		59'000.00	36'392.00	22'608.00	116'380.00	-93'772.00
*			Cost Centres						
		.AN	Expenses Anna			1'200.00	-1'200.00	-24'000.00	22'800.00
		.JO	Expenses John			1'134.00	-1'134.00	-21'240.00	20'106.00
		.SA	Expenses Sarah			1'572.00	-1'572.00	-23'000.00	21'428.00

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Base

Budget

Date	End Repeat	Description	Income	Expenses	Category	Total	CC1
Budget Fixed Revenues							
01.01.2022	M	Salary John	4'000.00		Salary John	48'000.00	
01.01.2022	M	Salary Anna	4'000.00		Salary Anna	48'000.00	
Budget Fixed Costs							
01.01.2022	M	Rent or Mortgage		1'400.00	Rent	-16'800.00	
01.01.2022	M	Light, Gas, Water		150.00	Energy	-1'800.00	
01.01.2022	M	Television, monthly fee		18.00	Television	-216.00	
01.01.2022	M	Telephone and Internet subscription		150.00	Internet and phone	-1'800.00	
01.01.2022	M	Gym subscription		80.00	Gym	-960.00	
01.01.2022	M	Food Purchase		1'000.00	Food	-12'000.00	
01.01.2022	M	Personal hygiene products		50.00	Hygiene	-600.00	
01.01.2022	M	Home hygiene products		30.00	Home products	-360.00	
01.01.2022	M	Hairdresser Anna		50.00	Hairdresser	-600.00	AN
01.01.2022	M	Hairdresser John		30.00	Hairdresser	-360.00	JO
01.01.2022	M	Hairdresser Sarah		50.00	Hairdresser	-600.00	SA
01.01.2022	M	Petrol		320.00	Travel	-3'840.00	
01.01.2022	M	Health Insurance Anna		150.00	Health insurance	-1'800.00	AN
01.01.2022	M	Health Insurance John		150.00	Health insurance	-1'800.00	JO
01.01.2022	M	Health Insurance Sarah		120.00	Health insurance	-1'440.00	SA
30.06.2022	Y	Taxes		2'500.00	Taxes	-2'500.00	
01.01.2022	Y	Daily Newspaper subscription		300.00	Newspaper	-300.00	
Budget Extra Costs							
01.01.2022	W	Cigarettes		40.00	Cigarettes	-2'080.00	JO
01.01.2022	M	Dancing Night Club		35.00	Dancing	-420.00	AN
01.01.2022	M	Café, Restaurant, Take away		250.00	Restaurant	-3'000.00	
01.01.2022	M	Beautician		150.00	Beautician	-1'800.00	AN
01.01.2022	3M	Cinema		25.00	Cinema	-100.00	AN
01.01.2022	3M	Gifts, Various		80.00	Gifts	-320.00	
01.01.2022	3M	Music		20.00	Music	-80.00	AN
01.01.2022	3M	Theatre		100.00	Theatre	-400.00	
01.01.2022	3M	Shows		120.00	Shows	-480.00	
01.01.2022	3M	Travels, Holidays		3'000.00	Holidays	-12'000.00	
01.01.2022	3M	Books, newspapers and magazines		100.00	Books	-400.00	
01.01.2022	3M	Shopping		500.00	Shopping	-2'000.00	SA
01.01.2022	3M	Cosmetics		140.00	Cosmetics	-560.00	SA
01.01.2022	6M	Home repairs		250.00	Home repairs	-500.00	
01.01.2022	6M	Car repairs		400.00	Car repairs	-800.00	

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Base

Journal

Date	Doc Link	Description	Income	Expenses	Category	Balance	CC1
01.01.xxxx		Salary Anna	8'000.00		Salary Anna		
01.01.xxxx		Salary John	8'500.00		Salary John		
01.01.xxxx		Rent January			Rent		
01.01.xxxx		Television, monthly fee		36.00	Television		
03.01.xxxx		Purchase kitchen robot		350.00	Household objects		
04.01.xxxx		Birthday present for John		100.00	Gifts		JO
05.01.xxxx		Hairdresser Anna		50.00	Hairdresser		AN
07.01.xxxx		Cinema		12.00	Cinema		SA
10.01.xxxx		Meal at café		12.00	Restaurant		JO
11.01.xxxx		Pizza with friends		25.00	Restaurant		SA
12.01.xxxx		Cosmetics purchase		35.00	Cosmetics		
22.01.xxxx		Telephone and Internet subscription		150.00	Internet and phone		
23.01.xxxx		Daily newspaper, annual subscription		300.00	Newspaper		
24.01.xxxx		Gym		80.00	Gym		SA
25.01.xxxx		Taxes		800.00	Taxes		
25.01.xxxx		Petrol		195.00	Travel		
26.01.xxxx		Light		150.00	Energy		
26.01.xxxx		Food purchase		500.00	Food		
31.01.xxxx		Health insurance Anna, January		150.00	Health insurance		AN
31.01.xxxx		Health insurance John, January		150.00	Health insurance		JO
31.01.xxxx		Health insurance Sarah, January		120.00	Health insurance		SA
31.01.xxxx		Night Club		25.00	Dancing		SA
01.02.xxxx		Salary Anna	4'000.00		Salary Anna		
01.02.xxxx		Salary John	4'500.00		Salary John		
01.02.xxxx		Rent February		4'000.00	Rent		
01.02.xxxx		Television, monthly fee		36.00	Television		
05.02.xxxx		Hairdresser Anna		50.00	Hairdresser		AN
07.02.xxxx		Cinema		12.00	Cinema		SA
10.02.xxxx		Meal at café		23.00	Restaurant		JO
11.02.xxxx		Pizza with friends		25.00	Restaurant		SA
12.02.xxxx		Cosmetics purchase		35.00	Cosmetics		
22.02.xxxx		Telephone and Internet subscription		150.00	Internet and phone		
24.02.xxxx		Gym		80.00	Gym		SA
25.02.xxxx		Petrol		230.00	Travel		
26.02.xxxx		Gas		170.00	Energy		
26.02.xxxx		Food purchase		600.00	Food		
28.02.xxxx		Health insurance Anna, February		150.00	Health insurance		AN
28.02.xxxx		Health insurance John, February		150.00	Health insurance		JO
28.02.xxxx		Health insurance Sarah, February		120.00	Health insurance		SA
28.02.xxxx		Night Club		25.00	Dancing		SA
01.03.xxxx		Salary Anna	4'000.00		Salary Anna		
01.03.xxxx		Salary John	4'500.00		Salary John		
01.03.xxxx		Rent February		4'000.00	Rent		
01.03.xxxx		Television, monthly fee		36.00	Television		
05.03.xxxx		Hairdresser Anna		50.00	Hairdresser		AN
07.03.xxxx		Cinema		12.00	Cinema		SA
10.03.xxxx		Pizza with friends		20.00	Restaurant		JO

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Base

Journal

Date	Doc Link	Description	Income	Expenses	Category	Balance	CC1
11.03.xxxx		Meal at café		25.00	Restaurant		SA
12.03.xxxx		Cosmetics purchase		35.00	Cosmetics		
22.03.xxxx		Telephone and Internet subscription		150.00	Internet and phone		
24.03.xxxx		Gym		80.00	Gym		SA
25.03.xxxx		Petrol		215.00	Travel		
26.03.xxxx		Gas		150.00	Energy		
26.03.xxxx		Food purchase		520.00	Food		
31.03.xxxx		Health insurance Anna, March		150.00	Health insurance		AN
31.03.xxxx		Health insurance John, March		150.00	Health insurance		JO
31.03.xxxx		Health insurance Sarah, March		120.00	Health insurance		SA
31.03.xxxx		Night Club		25.00	Dancing		SA
01.04.xxxx		Salary Anna	4'000.00		Salary Anna		
01.04.xxxx		Salary John	4'500.00		Salary John		
01.04.xxxx		Rent April		4'000.00	Rent		
01.04.xxxx		Television, monthly fee		36.00	Television		
05.04.xxxx		Hairdresser Anna		50.00	Hairdresser		AN
07.04.xxxx		Cinema		12.00	Cinema		SA
10.04.xxxx		Meal at café		36.00	Restaurant		JO
11.04.xxxx		Pizza with friends		25.00	Restaurant		SA
12.04.xxxx		Cosmetics purchase		35.00	Cosmetics		
15.04.xxxx		Car repair		800.00	Car repairs		
22.04.xxxx		Telephone and Internet subscription		150.00	Internet and phone		
24.04.xxxx		Gym		80.00	Gym		SA
25.04.xxxx		Petrol		255.00	Travel		
26.04.xxxx		Light		150.00	Energy		
26.04.xxxx		Food purchase		650.00	Food		
30.04.xxxx		Health insurance Anna, April		150.00	Health insurance		AN
30.04.xxxx		Health insurance John, April		150.00	Health insurance		JO
30.04.xxxx		Health insurance Sarah, April		120.00	Health insurance		SA
30.04.xxxx		Night Club		25.00	Dancing		SA
01.05.xxxx		Salary Anna	4'000.00		Salary Anna		
01.05.xxxx		Salary John	4'500.00		Salary John		
01.05.xxxx		Rent May		4'000.00	Rent		
01.05.xxxx		Television, monthly fee		36.00	Television		
05.05.xxxx		Hairdresser Anna		50.00	Hairdresser		AN
07.05.xxxx		Cinema		12.00	Cinema		SA
10.05.xxxx		Meal at café		23.00	Restaurant		JO
11.05.xxxx		Pizza with friends		25.00	Restaurant		SA
12.05.xxxx		Cosmetics purchase		35.00	Cosmetics		
22.05.xxxx		Telephone and Internet subscription		150.00	Internet and phone		
24.05.xxxx		Gym		80.00	Gym		SA
25.05.xxxx		Petrol		295.00	Travel		
26.05.xxxx		Light		140.00	Energy		
26.05.xxxx		Food purchase		610.00	Food		
31.05.xxxx		Health insurance Anna, May		150.00	Health insurance		AN
31.05.xxxx		Health insurance John, May		150.00	Health insurance		JO
31.05.xxxx		Health insurance Sarah, May		120.00	Health insurance		SA

Smith family

Base

Journal

Date	Doc Link	Description	Income	Expenses	Category	Balance	CC1
31.05.xxxx		Night Club		25.00	Dancing		SA
01.06.xxxx		Salary Anna	4'000.00		Salary Anna		
01.06.xxxx		Salary John	4'500.00		Salary John		
01.06.xxxx		Rent May		4'000.00	Rent		
01.06.xxxx		Television, monthly fee		36.00	Television		
06.06.xxxx		Hairdresser Anna		50.00	Hairdresser		AN
07.06.xxxx		Cinema		12.00	Cinema		SA
10.06.xxxx		Meal at café		20.00	Restaurant		JO
11.06.xxxx		Pizza with friends		25.00	Restaurant		SA
12.06.xxxx		Cosmetics purchase		35.00	Cosmetics		
18.06.xxxx		Holidays		3'000.00	Holidays		
22.06.xxxx		Telephone and Internet subscription		150.00	Internet and phone		
24.06.xxxx		Gym		80.00	Gym		SA
25.06.xxxx		Petrol		220.00	Travel		
26.06.xxxx		Water Bill		160.00	Energy		
26.06.xxxx		Food purchase		700.00	Food		
30.06.xxxx		Health insurance Anna, June		150.00	Health insurance		AN
30.06.xxxx		Health insurance John, June		150.00	Health insurance		JO
30.06.xxxx		Health insurance Sarah, June		120.00	Health insurance		SA
30.06.xxxx		Night Club		25.00	Dancing		SA

Smith family

Base

Info file

Description	Value
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File info

Date	18.11.2025
Time	11:15:14
Program version	10.2.1.25281
Hash algorithm	Sha2-256
Total Hash	0e362802ce790b55ab7fecb4d2852d03

File

File Name	C:/Users/caterina/GitHub/BananaAccounting/www/en/features/cash_manager/family_Smith_en.ac2
Working copy file name	C:/Users/caterina/AppData/Roaming/Banana.ch/BananaPlus/10.0/WorkingCopies/7ba16295-4320-4c3d-9e58-454298094338/family_Smith_en.ac2
Date last saved	16.04.2025
Time last saved	08:07:11
File size	880018
File password protected	No
Header Left	Smith family
Header Right	
Decimal points for amounts	2
Rounding Type	3:Commercial/Arithmetic (Half up)
Language in use	English
Language used to create	English
Extension 1	
Extension 2	
Extension 3	
Extension	
Keywords	
Version Creation	9.0.3
Version Last saved	10.1.19.24100
Version Max saved	10.1.19.24100
Version compatibility	9.0.1
Type	Cash Manager
Group type	130
Number type	100
Version type	100
Company	
Courtesy	
Name	
Family Name	
Address 1	
Address 2	
Building number	
Zip	
City	
State	
Country	
CountryCode	
Web	
Email	
Phone	
Mobile	
IBAN	
Fiscal number	
VAT Number	

Free texts

Accounting data base

Entire recalculation	No
Basic Currency	
Basic Currency Header	
Decimal points for amounts in foreign currency	2
Decimal points for amounts in unit price columns	4
Opening date	01.01.2026

Smith family

Base

Info file

Description	Value
Closure date	31.12.2026
Obligatory transaction date	Yes
Minus sign as segments separator	No
Cost center sign relative to amount	Yes
File from previous year	
Smart fill from previous year	No
Difference on transactions	

Table name Accounts

Xml Table name	Accounts
Table header	Accounts
Number of rows	3
Rows with errors	0
Rows with messages	0
Protected rows	0
Locked rows	0
Number of groups	
Number of accounts	1
Number of accounts with a balance	1
Number of accounts with transactions	1
Hash of the balance	5Rd/u/a6HEIRx4zt2O++l3Da4+KUZ2Pi
Number of accounts with opening balance	1
Hash of the opening balance	JCMj/ocL2cwrprRoAsmfvJJDsUVVYsEI

Table name Categories

Xml Table name	Categories
Table header	Categories
Number of rows	86
Rows with errors	0
Rows with messages	0
Protected rows	0
Locked rows	0
Number of groups	10
Number of accounts	47
Number of accounts with a balance	24
Number of accounts with transactions	24
Hash of the balance	9B8+xJj4VXA+wQ/qlwjYiEwwdevpa9le

Table name Transactions

Xml Table name	Transactions
Table header	Transactions
Number of rows	119
Hash complete	nUsD53DLXcW2H4thkdfOveXI8q/7eHqc
Rows with errors	0
Rows with messages	0
Protected rows	0
Locked rows	0
Earliest transaction date	01.01.2026
Latest transaction date	30.06.2026

Smith family

Base

Info file

Description	Value
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Transaction lock is used	No
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Table name	Budget
Xml Table name	Budget
Table header	Budget
Number of rows	39
Rows with errors	0
Rows with messages	0
Protected rows	0
Locked rows	0

LockTransactions

Transaction lock is used	No
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Smith family

Base

Liquidity Financial availability

Date	Doc	Description	Income	Expenses	Acct.Sel.	Balance
01.01.2026		Initial balance				5'000.00
01.01.2026		Salary Anna	8'000.00		Liquidity	13'000.00
01.01.2026		Salary John	8'500.00		Liquidity	21'500.00
01.01.2026		Rent January			Liquidity	21'500.00
01.01.2026		Television, monthly fee		36.00	Liquidity	21'464.00
03.01.2026		Purchase kitchen robot		350.00	Liquidity	21'114.00
04.01.2026		Birthday present for John		100.00	Liquidity	21'014.00
05.01.2026		Hairdresser Anna		50.00	Liquidity	20'964.00
07.01.2026		Cinema		12.00	Liquidity	20'952.00
10.01.2026		Meal at café		12.00	Liquidity	20'940.00
11.01.2026		Pizza with friends		25.00	Liquidity	20'915.00
12.01.2026		Cosmetics purchase		35.00	Liquidity	20'880.00
22.01.2026		Telephone and Internet subscription		150.00	Liquidity	20'730.00
23.01.2026		Daily newspaper, annual subscription		300.00	Liquidity	20'430.00
24.01.2026		Gym		80.00	Liquidity	20'350.00
25.01.2026		Taxes		800.00	Liquidity	19'550.00
25.01.2026		Petrol		195.00	Liquidity	19'355.00
26.01.2026		Light		150.00	Liquidity	19'205.00
26.01.2026		Food purchase		500.00	Liquidity	18'705.00
31.01.2026		Health insurance Anna, January		150.00	Liquidity	18'555.00
31.01.2026		Health insurance John, January		150.00	Liquidity	18'405.00
31.01.2026		Health insurance Sarah, January		120.00	Liquidity	18'285.00
31.01.2026		Night Club		25.00	Liquidity	18'260.00
01.02.2026		Salary Anna	4'000.00		Liquidity	22'260.00
01.02.2026		Salary John	4'500.00		Liquidity	26'760.00
01.02.2026		Rent February		4'000.00	Liquidity	22'760.00
01.02.2026		Television, monthly fee		36.00	Liquidity	22'724.00
05.02.2026		Hairdresser Anna		50.00	Liquidity	22'674.00
07.02.2026		Cinema		12.00	Liquidity	22'662.00
10.02.2026		Meal at café		23.00	Liquidity	22'639.00
11.02.2026		Pizza with friends		25.00	Liquidity	22'614.00
12.02.2026		Cosmetics purchase		35.00	Liquidity	22'579.00
22.02.2026		Telephone and Internet subscription		150.00	Liquidity	22'429.00
24.02.2026		Gym		80.00	Liquidity	22'349.00
25.02.2026		Petrol		230.00	Liquidity	22'119.00
26.02.2026		Gas		170.00	Liquidity	21'949.00
26.02.2026		Food purchase		600.00	Liquidity	21'349.00
28.02.2026		Health insurance Anna, February		150.00	Liquidity	21'199.00
28.02.2026		Health insurance John, February		150.00	Liquidity	21'049.00
28.02.2026		Health insurance Sarah, February		120.00	Liquidity	20'929.00
28.02.2026		Night Club		25.00	Liquidity	20'904.00
01.03.2026		Salary Anna	4'000.00		Liquidity	24'904.00
01.03.2026		Salary John	4'500.00		Liquidity	29'404.00
01.03.2026		Rent February		4'000.00	Liquidity	25'404.00
01.03.2026		Television, monthly fee		36.00	Liquidity	25'368.00
05.03.2026		Hairdresser Anna		50.00	Liquidity	25'318.00
07.03.2026		Cinema		12.00	Liquidity	25'306.00

Smith family**Base****Liquidity Financial availability**

Date	Doc	Description	Income	Expenses	Acct.Sel.	Balance
10.03.2026		Pizza with friends		20.00	Liquidity	25'286.00
11.03.2026		Meal at café		25.00	Liquidity	25'261.00
12.03.2026		Cosmetics purchase		35.00	Liquidity	25'226.00
22.03.2026		Telephone and Internet subscription		150.00	Liquidity	25'076.00
24.03.2026		Gym		80.00	Liquidity	24'996.00
25.03.2026		Petrol		215.00	Liquidity	24'781.00
26.03.2026		Gas		150.00	Liquidity	24'631.00
26.03.2026		Food purchase		520.00	Liquidity	24'111.00
31.03.2026		Health insurance Anna, March		150.00	Liquidity	23'961.00
31.03.2026		Health insurance John, March		150.00	Liquidity	23'811.00
31.03.2026		Health insurance Sarah, March		120.00	Liquidity	23'691.00
31.03.2026		Night Club		25.00	Liquidity	23'666.00
01.04.2026		Salary Anna	4'000.00		Liquidity	27'666.00
01.04.2026		Salary John	4'500.00		Liquidity	32'166.00
01.04.2026		Rent April		4'000.00	Liquidity	28'166.00
01.04.2026		Television, monthly fee		36.00	Liquidity	28'130.00
05.04.2026		Hairdresser Anna		50.00	Liquidity	28'080.00
07.04.2026		Cinema		12.00	Liquidity	28'068.00
10.04.2026		Meal at café		36.00	Liquidity	28'032.00
11.04.2026		Pizza with friends		25.00	Liquidity	28'007.00
12.04.2026		Cosmetics purchase		35.00	Liquidity	27'972.00
15.04.2026		Car repair		800.00	Liquidity	27'172.00
22.04.2026		Telephone and Internet subscription		150.00	Liquidity	27'022.00
24.04.2026		Gym		80.00	Liquidity	26'942.00
25.04.2026		Petrol		255.00	Liquidity	26'687.00
26.04.2026		Light		150.00	Liquidity	26'537.00
26.04.2026		Food purchase		650.00	Liquidity	25'887.00
30.04.2026		Health insurance Anna, April		150.00	Liquidity	25'737.00
30.04.2026		Health insurance John, April		150.00	Liquidity	25'587.00
30.04.2026		Health insurance Sarah, April		120.00	Liquidity	25'467.00
30.04.2026		Night Club		25.00	Liquidity	25'442.00
01.05.2026		Salary Anna	4'000.00		Liquidity	29'442.00
01.05.2026		Salary John	4'500.00		Liquidity	33'942.00
01.05.2026		Rent May		4'000.00	Liquidity	29'942.00
01.05.2026		Television, monthly fee		36.00	Liquidity	29'906.00
05.05.2026		Hairdresser Anna		50.00	Liquidity	29'856.00
07.05.2026		Cinema		12.00	Liquidity	29'844.00
10.05.2026		Meal at café		23.00	Liquidity	29'821.00
11.05.2026		Pizza with friends		25.00	Liquidity	29'796.00
12.05.2026		Cosmetics purchase		35.00	Liquidity	29'761.00
22.05.2026		Telephone and Internet subscription		150.00	Liquidity	29'611.00
24.05.2026		Gym		80.00	Liquidity	29'531.00
25.05.2026		Petrol		295.00	Liquidity	29'236.00
26.05.2026		Light		140.00	Liquidity	29'096.00
26.05.2026		Food purchase		610.00	Liquidity	28'486.00
31.05.2026		Health insurance Anna, May		150.00	Liquidity	28'336.00
31.05.2026		Health insurance John, May		150.00	Liquidity	28'186.00

Smith family**Base****Liquidity Financial availability**

Date	Doc Description	Income	Expenses	Acct.Sel.	Balance
31.05.2026	Health insurance Sarah, May		120.00	Liquidity	28'066.00
31.05.2026	Night Club		25.00	Liquidity	28'041.00
01.06.2026	Salary Anna	4'000.00		Liquidity	32'041.00
01.06.2026	Salary John	4'500.00		Liquidity	36'541.00
01.06.2026	Rent May		4'000.00	Liquidity	32'541.00
01.06.2026	Television, monthly fee		36.00	Liquidity	32'505.00
06.06.2026	Hairdresser Anna		50.00	Liquidity	32'455.00
07.06.2026	Cinema		12.00	Liquidity	32'443.00
10.06.2026	Meal at café		20.00	Liquidity	32'423.00
11.06.2026	Pizza with friends		25.00	Liquidity	32'398.00
12.06.2026	Cosmetics purchase		35.00	Liquidity	32'363.00
18.06.2026	Holidays		3'000.00	Liquidity	29'363.00
22.06.2026	Telephone and Internet subscription		150.00	Liquidity	29'213.00
24.06.2026	Gym		80.00	Liquidity	29'133.00
25.06.2026	Petrol		220.00	Liquidity	28'913.00
26.06.2026	Water Bill		160.00	Liquidity	28'753.00
26.06.2026	Food purchase		700.00	Liquidity	28'053.00
30.06.2026	Health insurance Anna, June		150.00	Liquidity	27'903.00
30.06.2026	Health insurance John, June		150.00	Liquidity	27'753.00
30.06.2026	Health insurance Sarah, June		120.00	Liquidity	27'633.00
30.06.2026	Night Club		25.00	Liquidity	27'608.00
31.12.2026	Total transactions	59'000.00	36'392.00		27'608.00

Smith family

Base

Salary Anna Monthly salary Anna

Date	Doc Description	Income	Expenses	Acct.Sel.	Balance
01.01.2026	Salary Anna	8'000.00		Salary Anna	8'000.00
01.02.2026	Salary Anna	4'000.00		Salary Anna	12'000.00
01.03.2026	Salary Anna	4'000.00		Salary Anna	16'000.00
01.04.2026	Salary Anna	4'000.00		Salary Anna	20'000.00
01.05.2026	Salary Anna	4'000.00		Salary Anna	24'000.00
01.06.2026	Salary Anna	4'000.00		Salary Anna	28'000.00
31.12.2026	Total transactions	28'000.00			28'000.00

Smith family

Base

Salary John Monthly salary John

Date	Doc Description	Income	Expenses	Acct.Sel.	Balance
01.01.2026	Salary John	8'500.00		Salary John	8'500.00
01.02.2026	Salary John	4'500.00		Salary John	13'000.00
01.03.2026	Salary John	4'500.00		Salary John	17'500.00
01.04.2026	Salary John	4'500.00		Salary John	22'000.00
01.05.2026	Salary John	4'500.00		Salary John	26'500.00
01.06.2026	Salary John	4'500.00		Salary John	31'000.00
31.12.2026	Total transactions	31'000.00			31'000.00

Smith family

Base

Rent Rent or interest on mortgage

Date	Doc Description	Income	Expenses	Acct.Sel.	Balance
01.01.2026	Rent January			Rent	
01.02.2026	Rent February		4'000.00	Rent	-4'000.00
01.03.2026	Rent February		4'000.00	Rent	-8'000.00
01.04.2026	Rent April		4'000.00	Rent	-12'000.00
01.05.2026	Rent May		4'000.00	Rent	-16'000.00
01.06.2026	Rent May		4'000.00	Rent	-20'000.00
31.12.2026	Total transactions		20'000.00		-20'000.00

Smith family

Base

Energy Light, gas, water

Date	Doc	Description	Income	Expenses	Acct.Sel.	Balance
26.01.2026		Light		150.00	Energy	-150.00
26.02.2026		Gas		170.00	Energy	-320.00
26.03.2026		Gas		150.00	Energy	-470.00
26.04.2026		Light		150.00	Energy	-620.00
26.05.2026		Light		140.00	Energy	-760.00
26.06.2026		Water Bill		160.00	Energy	-920.00
31.12.2026		Total transactions		920.00		-920.00

Smith family

Base

Television Television, monthly fee

Date	Doc	Description	Income	Expenses	Acct.Sel.	Balance
01.01.2026		Television, monthly fee		36.00	Television	-36.00
01.02.2026		Television, monthly fee		36.00	Television	-72.00
01.03.2026		Television, monthly fee		36.00	Television	-108.00
01.04.2026		Television, monthly fee		36.00	Television	-144.00
01.05.2026		Television, monthly fee		36.00	Television	-180.00
01.06.2026		Television, monthly fee		36.00	Television	-216.00
31.12.2026		Total transactions		216.00		-216.00

Smith family

Base

Health insurance Health insurance

Date	Doc Description	Income	Expenses	Acct.Sel.	Balance
31.01.2026	Health insurance Anna, January		150.00	Health insurance	-150.00
31.01.2026	Health insurance John, January		150.00	Health insurance	-300.00
31.01.2026	Health insurance Sarah, January		120.00	Health insurance	-420.00
28.02.2026	Health insurance Anna, February		150.00	Health insurance	-570.00
28.02.2026	Health insurance John, February		150.00	Health insurance	-720.00
28.02.2026	Health insurance Sarah, February		120.00	Health insurance	-840.00
31.03.2026	Health insurance Anna, March		150.00	Health insurance	-990.00
31.03.2026	Health insurance John, March		150.00	Health insurance	-1'140.00
31.03.2026	Health insurance Sarah, March		120.00	Health insurance	-1'260.00
30.04.2026	Health insurance Anna, April		150.00	Health insurance	-1'410.00
30.04.2026	Health insurance John, April		150.00	Health insurance	-1'560.00
30.04.2026	Health insurance Sarah, April		120.00	Health insurance	-1'680.00
31.05.2026	Health insurance Anna, May		150.00	Health insurance	-1'830.00
31.05.2026	Health insurance John, May		150.00	Health insurance	-1'980.00
31.05.2026	Health insurance Sarah, May		120.00	Health insurance	-2'100.00
30.06.2026	Health insurance Anna, June		150.00	Health insurance	-2'250.00
30.06.2026	Health insurance John, June		150.00	Health insurance	-2'400.00
30.06.2026	Health insurance Sarah, June		120.00	Health insurance	-2'520.00
31.12.2026	Total transactions		2'520.00		-2'520.00

Smith family

Base

Internet and phone Telephone and internet subscription

Date	Doc Description	Income	Expenses	Acct.Sel.	Balance
22.01.2026	Telephone and Internet subscription		150.00	Internet and phone	-150.00
22.02.2026	Telephone and Internet subscription		150.00	Internet and phone	-300.00
22.03.2026	Telephone and Internet subscription		150.00	Internet and phone	-450.00
22.04.2026	Telephone and Internet subscription		150.00	Internet and phone	-600.00
22.05.2026	Telephone and Internet subscription		150.00	Internet and phone	-750.00
22.06.2026	Telephone and Internet subscription		150.00	Internet and phone	-900.00
31.12.2026	Total transactions		900.00		-900.00

Smith family

Base

Newspaper Daily newspaper subscription

Date	Doc	Description	Income	Expenses	Acct.Sel.	Balance
23.01.2026		Daily newspaper, annual subscription		300.00	Newspaper	-300.00
31.12.2026		Total transactions		300.00		-300.00

Smith family

Base

Food Food purchase

Date	Doc	Description	Income	Expenses	Acct.Sel.	Balance
26.01.2026		Food purchase		500.00	Food	-500.00
26.02.2026		Food purchase		600.00	Food	-1'100.00
26.03.2026		Food purchase		520.00	Food	-1'620.00
26.04.2026		Food purchase		650.00	Food	-2'270.00
26.05.2026		Food purchase		610.00	Food	-2'880.00
26.06.2026		Food purchase		700.00	Food	-3'580.00
31.12.2026		Total transactions		3'580.00		-3'580.00

Smith family

Base

Taxes Taxes

Date	Doc	Description	Income	Expenses	Acct.Sel.	Balance
25.01.2026		Taxes		800.00	Taxes	-800.00
31.12.2026		Total transactions		800.00		-800.00

Smith family

Base

Travel Petrol, motorway tolls, train, bus

Date	Doc	Description	Income	Expenses	Acct.Sel.	Balance
25.01.2026		Petrol		195.00	Travel	-195.00
25.02.2026		Petrol		230.00	Travel	-425.00
25.03.2026		Petrol		215.00	Travel	-640.00
25.04.2026		Petrol		255.00	Travel	-895.00
25.05.2026		Petrol		295.00	Travel	-1'190.00
25.06.2026		Petrol		220.00	Travel	-1'410.00
31.12.2026		Total transactions		1'410.00		-1'410.00

Smith family

Base

Hairdresser Hairdresser

Date	Doc	Description	Income	Expenses	Acct.Sel.	Balance
05.01.2026		Hairdresser Anna		50.00	Hairdresser	-50.00
05.02.2026		Hairdresser Anna		50.00	Hairdresser	-100.00
05.03.2026		Hairdresser Anna		50.00	Hairdresser	-150.00
05.04.2026		Hairdresser Anna		50.00	Hairdresser	-200.00
05.05.2026		Hairdresser Anna		50.00	Hairdresser	-250.00
06.06.2026		Hairdresser Anna		50.00	Hairdresser	-300.00
31.12.2026		Total transactions		300.00		-300.00

Smith family

Base

Restaurant Café, restaurant, take away

Date	Doc	Description	Income	Expenses	Acct.Sel.	Balance
10.01.2026		Meal at café		12.00	Restaurant	-12.00
11.01.2026		Pizza with friends		25.00	Restaurant	-37.00
10.02.2026		Meal at café		23.00	Restaurant	-60.00
11.02.2026		Pizza with friends		25.00	Restaurant	-85.00
10.03.2026		Pizza with friends		20.00	Restaurant	-105.00
11.03.2026		Meal at café		25.00	Restaurant	-130.00
10.04.2026		Meal at café		36.00	Restaurant	-166.00
11.04.2026		Pizza with friends		25.00	Restaurant	-191.00
10.05.2026		Meal at café		23.00	Restaurant	-214.00
11.05.2026		Pizza with friends		25.00	Restaurant	-239.00
10.06.2026		Meal at café		20.00	Restaurant	-259.00
11.06.2026		Pizza with friends		25.00	Restaurant	-284.00
31.12.2026		Total transactions		284.00		-284.00

Smith family

Base

Dancing Dancing, night club

Date	Doc	Description	Income	Expenses	Acct.Sel.	Balance
31.01.2026		Night Club		25.00	Dancing	-25.00
28.02.2026		Night Club		25.00	Dancing	-50.00
31.03.2026		Night Club		25.00	Dancing	-75.00
30.04.2026		Night Club		25.00	Dancing	-100.00
31.05.2026		Night Club		25.00	Dancing	-125.00
30.06.2026		Night Club		25.00	Dancing	-150.00
31.12.2026		Total transactions		150.00		-150.00

Smith family

Base

Gym Gym

Date	Doc	Description	Income	Expenses	Acct.Sel.	Balance
24.01.2026		Gym		80.00	Gym	-80.00
24.02.2026		Gym		80.00	Gym	-160.00
24.03.2026		Gym		80.00	Gym	-240.00
24.04.2026		Gym		80.00	Gym	-320.00
24.05.2026		Gym		80.00	Gym	-400.00
24.06.2026		Gym		80.00	Gym	-480.00
31.12.2026		Total transactions		480.00		-480.00

Smith family

Base

Cosmetics Cosmetics

Date	Doc	Description	Income	Expenses	Acct.Sel.	Balance
12.01.2026		Cosmetics purchase		35.00	Cosmetics	-35.00
12.02.2026		Cosmetics purchase		35.00	Cosmetics	-70.00
12.03.2026		Cosmetics purchase		35.00	Cosmetics	-105.00
12.04.2026		Cosmetics purchase		35.00	Cosmetics	-140.00
12.05.2026		Cosmetics purchase		35.00	Cosmetics	-175.00
12.06.2026		Cosmetics purchase		35.00	Cosmetics	-210.00
31.12.2026		Total transactions		210.00		-210.00

Smith family

Base

Cinema Cinema

Date	Doc	Description	Income	Expenses	Acct.Sel.	Balance
07.01.2026		Cinema		12.00	Cinema	-12.00
07.02.2026		Cinema		12.00	Cinema	-24.00
07.03.2026		Cinema		12.00	Cinema	-36.00
07.04.2026		Cinema		12.00	Cinema	-48.00
07.05.2026		Cinema		12.00	Cinema	-60.00
07.06.2026		Cinema		12.00	Cinema	-72.00
31.12.2026		Total transactions		72.00		-72.00

Smith family

Base

Holidays Holidays

Date	Doc	Description	Income	Expenses	Acct.Sel.	Balance
18.06.2026		Holidays		3'000.00	Holidays	-3'000.00
31.12.2026		Total transactions		3'000.00		-3'000.00

Smith family

Base

Gifts Gifts

Date	Doc Description	Income	Expenses	Acct.Sel.	Balance
04.01.2026	Birthday present for John		100.00	Gifts	-100.00
31.12.2026	Total transactions		100.00		-100.00

Smith family

Base

Car repairs Car repairs

Date	Doc	Description	Income	Expenses	Acct.Sel.	Balance
15.04.2026		Car repair		800.00	Car repairs	-800.00
31.12.2026		Total transactions		800.00		-800.00

Smith family

Base

Household objects Household objects (furniture, utensils, linen ...)

Date	Doc	Description	Income	Expenses	Acct.Sel.	Balance
03.01.2026		Purchase kitchen robot		350.00	Household objects	-350.00
31.12.2026		Total transactions		350.00		-350.00

Smith family

Base

.AN Expenses Anna

Date	Doc Description	Income	Expenses	Acct.Sel.	Balance
05.01.2026	Hairdresser Anna		50.00	.AN	-50.00
31.01.2026	Health insurance Anna, January		150.00	.AN	-200.00
05.02.2026	Hairdresser Anna		50.00	.AN	-250.00
28.02.2026	Health insurance Anna, February		150.00	.AN	-400.00
05.03.2026	Hairdresser Anna		50.00	.AN	-450.00
31.03.2026	Health insurance Anna, March		150.00	.AN	-600.00
05.04.2026	Hairdresser Anna		50.00	.AN	-650.00
30.04.2026	Health insurance Anna, April		150.00	.AN	-800.00
05.05.2026	Hairdresser Anna		50.00	.AN	-850.00
31.05.2026	Health insurance Anna, May		150.00	.AN	-1'000.00
06.06.2026	Hairdresser Anna		50.00	.AN	-1'050.00
30.06.2026	Health insurance Anna, June		150.00	.AN	-1'200.00
31.12.2026	Total transactions		1'200.00		-1'200.00

Smith family

Base

.JO Expenses John

Date	Doc	Description	Income	Expenses	Acct.Sel.	Balance
04.01.2026		Birthday present for John		100.00	.JO	-100.00
10.01.2026		Meal at café		12.00	.JO	-112.00
31.01.2026		Health insurance John, January		150.00	.JO	-262.00
10.02.2026		Meal at café		23.00	.JO	-285.00
28.02.2026		Health insurance John, February		150.00	.JO	-435.00
10.03.2026		Pizza with friends		20.00	.JO	-455.00
31.03.2026		Health insurance John, March		150.00	.JO	-605.00
10.04.2026		Meal at café		36.00	.JO	-641.00
30.04.2026		Health insurance John, April		150.00	.JO	-791.00
10.05.2026		Meal at café		23.00	.JO	-814.00
31.05.2026		Health insurance John, May		150.00	.JO	-964.00
10.06.2026		Meal at café		20.00	.JO	-984.00
30.06.2026		Health insurance John, June		150.00	.JO	-1'134.00
31.12.2026		Total transactions		1'134.00		-1'134.00

Smith family**Base****.SA Expenses Sarah**

Date	Doc Description	Income	Expenses	Acct.Sel.	Balance
07.01.2026	Cinema		12.00	.SA	-12.00
11.01.2026	Pizza with friends		25.00	.SA	-37.00
24.01.2026	Gym		80.00	.SA	-117.00
31.01.2026	Health insurance Sarah, January		120.00	.SA	-237.00
31.01.2026	Night Club		25.00	.SA	-262.00
07.02.2026	Cinema		12.00	.SA	-274.00
11.02.2026	Pizza with friends		25.00	.SA	-299.00
24.02.2026	Gym		80.00	.SA	-379.00
28.02.2026	Health insurance Sarah, February		120.00	.SA	-499.00
28.02.2026	Night Club		25.00	.SA	-524.00
07.03.2026	Cinema		12.00	.SA	-536.00
11.03.2026	Meal at café		25.00	.SA	-561.00
24.03.2026	Gym		80.00	.SA	-641.00
31.03.2026	Health insurance Sarah, March		120.00	.SA	-761.00
31.03.2026	Night Club		25.00	.SA	-786.00
07.04.2026	Cinema		12.00	.SA	-798.00
11.04.2026	Pizza with friends		25.00	.SA	-823.00
24.04.2026	Gym		80.00	.SA	-903.00
30.04.2026	Health insurance Sarah, April		120.00	.SA	-1'023.00
30.04.2026	Night Club		25.00	.SA	-1'048.00
07.05.2026	Cinema		12.00	.SA	-1'060.00
11.05.2026	Pizza with friends		25.00	.SA	-1'085.00
24.05.2026	Gym		80.00	.SA	-1'165.00
31.05.2026	Health insurance Sarah, May		120.00	.SA	-1'285.00
31.05.2026	Night Club		25.00	.SA	-1'310.00
07.06.2026	Cinema		12.00	.SA	-1'322.00
11.06.2026	Pizza with friends		25.00	.SA	-1'347.00
24.06.2026	Gym		80.00	.SA	-1'427.00
30.06.2026	Health insurance Sarah, June		120.00	.SA	-1'547.00
30.06.2026	Night Club		25.00	.SA	-1'572.00
31.12.2026	Total transactions		1'572.00		-1'572.00