

# Situation financière

## Renseignements généraux

Akteure:

Common                      Jeanémart-Lahm (Married couple)

Kontakt: ,

Mr.                              Mr Jérôme Jeanémart (180\*)  
France

Kontakt: ,

Mrs.                             Mrs Lisa Lahm (175)  
Germany

Kontakt: ,

## Erfasste Daten

### Monthly incomes

Description	Common	Mr.	Mrs.	Total
Pension			200,00	200,00
Integration aid			400,00	400,00
Ersatzeinkünfte			600,00	600,00
Aliments			800,00	800,00
Chèques-repas			1 000,00	1 000,00
Andere			1 200,00	1 200,00
<b>Total (6 rows)</b>			<b>4 200,00</b>	<b>4 200,00</b>

### Yearly incomes

Description	Common	Mr.	Mrs.	Total
Paid holiday (1400 / 12)			116,67	116,67

Description	Common	Mr.	Mrs.	Total
Gewerkschaftsprämie (200 / 12)			16,67	16,67
<b>Total (2 rows)</b>			<b>133,33</b>	<b>133,33</b>

## Monthly expenses

Description	Common	Mr.	Mrs.	Total
Water	5,00			5,00
Electricity	10,00			10,00
Telephone & Internet	15,00			15,00
Cell phone	20,00			20,00
Transport costs (Cinema, Shopping)	52,00			52,00
Public transport	31,00			31,00
Fuel	36,00			36,00
Car maintenance	41,00			41,00
School	47,00			47,00
Health	5,00			5,00
Clothes	10,00			10,00
Food	15,00			15,00
Hygiene	20,00			20,00
Health insurance	26,00			26,00
Labour fees	31,00			31,00
Unterhaltszahlungen	36,00			36,00
Retirement savings	41,00			41,00
Tobacco	47,00			47,00
Pets	5,00			5,00
Other	10,00			10,00
<b>Total (20 rows)</b>	<b>503,00</b>			<b>503,00</b>

## Taxes

Description	Common	Mr.	Mrs.	Total
Municipal tax (15 / 12)	1,25			1,25
Kanalisationssteuer (20 / 12)	1,67			1,67
Waste tax (26 / 12)	2,17			2,17
Autosteuer (31 / 12)	2,58			2,58
Immobiliensteuer (36 / 12)	3,00			3,00
Other (41 / 12)	3,42			3,42
<b>Total (6 rows)</b>	<b>14,08</b>			<b>14,08</b>

## Insurances

Description	Common	Mr.	Mrs.	Total
Fire (47 / 12)	3,92			3,92
Car insurance (5 / 12)	0,42			0,42
Life insurance (10 / 12)	0,83			0,83
Other insurances (15 / 12)	1,25			1,25
<b>Total (4 rows)</b>	<b>6,42</b>			<b>6,42</b>

## Liabilities

Partner	Description	Bailiff	Monthly rate	Common	Mr.	Mrs.	Total
<b>Rumma &amp; Ko OÜ (100*)</b>	Loans		15,00	300,00			300,00
<b>Bäckerei Ausdemwald (101)</b>	Debts		30,00		600,00		600,00
<b>Bäckerei Mießen (102)</b>	Invoices to pay					900,00	900,00
<b>Bäckerei Schmitz (103)</b>	Loans			1 200,00			1 200,00
<b>Total (4 rows)</b>			<b>45,00</b>	<b>1 500,00</b>	<b>600,00</b>	<b>900,00</b>	<b>3 000,00</b>

## Zusammenfassung

### Incomes & Expenses

Description	Amount
Monatliche Einkünfte	4 200,00
Monatliche Ausgaben	-503,00
Monatliche Reserve für jährliche Ausgaben (246,00 / 12)	-20,50
Raten der laufenden Kredite	-45,00
<b>Restbetrag für Kredite und Zahlungsrückstände</b>	<b>3 631,50</b>

### Debts

Description	Amount
Loans (distributable)	1 200,00

Description	Amount
Loans	300,00
Debts	600,00
Invoices to pay (distributable)	900,00
<b>Debts</b>	<b>3 000,00</b>

## Bailiff Debts

Description	Amount
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## Debts distribution

Creditor	Description	Debt	%	Monthly payback suggested
<b>Bäckerei Mießen (102)</b>	Invoices to pay	900,00	42,86	51,43
<b>Bäckerei Schmitz (103)</b>	Loans	1 200,00	57,14	68,57
<b>Total (2 rows)</b>		<b>2 100,00</b>	<b>100,00</b>	<b>120,00</b>

Nom du médiateur de dettes : Kerstin Kerres

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