

FINANCIAL DATA

This file contains the financial data to apply depending on your choices.



HOUSING – RENT

CHOICE OF HOME (You are not the owner)	MONTHLY RENT	MAXIMUM SPACE	IMPACT ON TRANSPORT
CONTINUE TO LIVE AT HOME	€250.00	No room for partner or children	Your choice
5 YEARS AT HOME, 5 YEARS RENTING WITH 3 OTHERS	€325.00	No room for partner or children	Your choice
RENT A FLAT WITH 3 OTHERS	€450.00	No room for partner or children	Your choice
RENT A FLAT IN THE CITY	€900.00	3 people	No car required
RENT SOCIAL HOUSING * Second career phase only	€350.00	4 people	No car required
RENT HOME IN THE COUNTRYSIDE	€1,200.00	5 people	Car needed



CONDITION FOR RENTING SOCIAL HOUSING *

Net monthly salary – (number of children x €200.00) < €1,600.00

For example:

Single mother with 3 children, net salary €2,000.00/month.

€2,000.00 - (3 x €200.00) < €1,600.00 → qualifies for social housing

HOUSING – BUY

CHOICE OF HOME (Owner)	PURCHASE PRICE	MAXIMUM LOAN (=80%)	ONE-TIME PURCHASE COSTS	INITIAL BUDGET TO BUY REAL ESTATE ***	MONTHLY LOAN AMOUNT (FOR 20 YEARS / 2%) **	MAXIMUM SPACE	IMPACT ON TRANSPORT
BUY A FLAT IN THE CITY	€250,000.00	€200,000.00	€17,000.00	€67,000.00	€1,000.00	3 people	No car required
BUY A DETACHED HOUSE IN THE COUNTRYSIDE	€350,000.00	€280,000.00	€21,000.00	€91,000.00	€1,400.00	5 people	Car needed
BUY AN ESTATE IN THE COUNTRYSIDE	€500,000.00	€400,000.00	€28,000.00	€128,000.00	€2,000.00	5 people	Car needed



CONDITIONS FOR BUYING REAL ESTATE

- Up to 40% of your salary may be used to repay the loan. **
- You may borrow up to 80% of the value of the property (=loan-to-value ratio). The loan-to-value ratio is the ratio between the loan amount and the value of the home.
- You must be able to pay the remaining 20% + one-off costs associated with the purchase and loan from your own resources. If you want to buy a home, you must already have this amount available. ***
- It is advisable to keep a buffer in a savings account (e.g. 3 x monthly salary)



OTHER LIVING EXPENSES (= Nutrition, health, energy, care and education of children ... taking child allowance into account)

FAMILY SITUATION	NO CHILDREN	1 CHILD	2 CHILDREN	3 CHILDREN
LIVE AT HOME	€500.00	/	/	/
5 YEARS AT HOME, 5 YEARS RENTING WITH OTHERS	€650.00	/	/	/
RENT FLAT WITH OTHERS	€750.00	/	/	/
SINGLE	€900.00	€1,400.00	€1,900.00	€2,500.00
PARTNER	€1,300.00	€1,800.00	€2,400.00	€2,900.00



TRANSPORT

OPTIONS	(ELECTRIC) BICYCLE OR PUBLIC TRANSPORT	SMALL CAR	FAMILY CAR	SPORTS CAR
PURCHASE PRICE OF MEANS OF TRANSPORT	€3,000.00	€18,000.00	€25,000.00	€50,000.00
ADDITIONAL INFO / CONDITIONS	Per person	2 adults and 2 small seats	5 full seats	2 seats
MONTHLY PURCHASE AMOUNT	€25.00	€150.00	€210.00	€420.00
MONTHLY COST (Fuel, traffic tax, maintenance...)	€20.00	€150.00	€175.00	€200.00

CAR INSURANCE					
LEGALLY REQUIRED CIVIL LIABILITY INSURANCE		COMPULSORY CL + COMPREHENSIVE INSURANCE		COMPULSORY CL + FULL COVERAGE INSURANCE	
Civil liability insurance covers material and physical damage caused to third parties in the event your car is involved in an accident. You are required to take out CL insurance as soon as your car goes on public roads.		A comprehensive insurance policy does NOT cover damage to your own car.		Full coverage includes damage to your own car, even if the accident is your fault.	
Coverage <ul style="list-style-type: none"> Physical and material damage to third parties. Physical damage to occupants of your own car. Your own material and physical damage is not covered if you are liable. 		Coverage <ul style="list-style-type: none"> See civil liability insurance + damage as a result of fire, theft, glass breakage, collision with wildlife and storm damage 		Coverage <ul style="list-style-type: none"> See comprehensive insurance + also material damage to your own car 	
Franchise: €250.00		Franchise: €500.00		Franchise: €1,000.00	
Cost/year: €300.00	Cost/month: €25.00	Cost/year: €660.00	Cost/month: €55.00	Cost/year: €860.00	Cost/month: €70.00



INSURANCES

FIRE INSURANCE	
COST PER MONTH	Living together with 3 others: €10.00 per person Other housing: €40.00
FRANCHISE	€450.00
INFO	Fire insurance protects the value of your home and contents against, among other things, the consequences of fire, storms, flooding and snow. As an owner: Not legally required, but may be contractually required when taking out a mortgage. As a tenant: Not legally required, but often contractually obliged in the rental agreement.
COVERAGE	<ul style="list-style-type: none">• Damage due to fire, explosion or implosion• Struck by lightning• Storm and hail damage• Smoke and soot damage• Fuel oil damage• Water damage• Glass breakage• ...

FAMILY INSURANCE	
COST PER MONTH	€10.00
FRANCHISE	€250.00
INFO	This insurance covers (part of) the compensation you have to pay if you cause damage to third parties in your private life. This damage can be of a material, physical or other nature. This insurance is not legally required and not expensive, but it is very useful.
COVERAGE	<ul style="list-style-type: none">• Covers damage caused to third parties in your private life.• Everyone who is part of the family.

HOSPITALISATION INSURANCE	
COST PER PERSON PER MONTH	Adult: €10.00 Child: €5.00
FRANCHISE	€75.00
INFO	This insurance reimburses your medical costs associated with hospitalisation via the health insurance fund or the Auxiliary Fund for Health and Disability Insurance. The cost is mainly determined by age and your family situation. It is best to take out this insurance when you are young and healthy.
COVERAGE	<ul style="list-style-type: none"> • Doctors' bills, costs for medical care, costs for examinations, payment for the room, expenses for medicines and medical equipment, both in Belgium and abroad • Outpatient costs before and after admission • Costs for home care after a stay in hospital or the costs of childcare for your children • Costs for the treatment of a number of serious illnesses <p>Important: conditions depend on the contract!</p>

ACCIDENT INSURANCE	
COST PER MONTH	€7.00
FRANCHISE	€50.00
INFO	If you are the victim of an accident, you can receive compensation through physical accident insurance. This is in addition to the reimbursements from your health insurance fund. An accident is a sudden, unexpected event that has an external impact on the body of the person insured.
COVERAGE	<ul style="list-style-type: none"> • Permanent disability or death = payment of a capital or annuity. With a capital there is a one-off payment of a significant sum. An annuity is a periodic payment, for example monthly, over a certain period or until retirement age. • Temporary disability = an annuity. • The reimbursement of medical costs, including costs for prostheses or transport to hospital, funeral costs ...



SAVINGS AND INVESTMENTS

CURRENT ACCOUNT	
AMOUNT	This is the remaining amount that you do not put in a savings account or invest in an investment fund.
RETURN	None
INFO	A current account is used to carry out your daily financial transactions. E.g. your salary is deposited into this account and you use it to pay for the things you buy.

SAVINGS ACCOUNT	
AMOUNT	You can decide this yourself, but take an amount that is included in the overview of return on savings and investments so that you can easily work out the return. It is also advisable to keep a buffer in the savings account for unexpected events, e.g. 3x your (and your partner's) net monthly salary.
RETURN	See overview of return on savings and investments over 20 years
INFO	A savings account is a bank account where you put money that you do not need immediately. In exchange for trusting the bank with your savings, the bank will pay you compensation: interest. This interest consists of a base interest rate and a loyalty bonus. You can deposit and withdraw money at any time.

INVESTMENT FUND	
AMOUNT	You can decide this yourself, but take an amount that is included in the overview of return on savings and investments so that you can easily work out the return.
RETURN	See overview of return on savings and investments over 20 years
INFO	Investment funds bring together the savings of different investors into one big pot that the specialised fund managers then use to invest. The big advantage is that as an investor you immediately have a diversified investment portfolio. Different risk profiles are possible: e.g. conservative (little risk), moderate (medium risk) and aggressive (high risk). Depending on the profile, the fund will invest your money in underlying products such as shares, bonds, real estate, commodities, etc. The selected fund must match your investor profile.