

My budget planner

Track your spending, set goals and take control of your money.

Make money work for you



Before you begin

You'll need

- Information from your bank statements
- A calculator. If you have a smartphone or tablet, there'll be one on there.

What you'll do

Each section will tell you how to get the information you need from your bank statements.

You'll need to add your money in or out of your accounts into the relevant sections. The budget planner will add things up as you do.

This will show you if you're putting more money into your account than you're spending or if it's the other way round.

Barclays don't provide specific, personalised financial advice. Individual circumstances can vary, so we recommend that you get professional advice if you need it.

Money in

What you need to do 1. Check the amount of money coming into your account on your statements. You'll usually see this in its own column. Don't include one-off or occasional payments such as gifts or bonuses as these may not be regular incomes you can rely on and may give you an inaccurate value for your budget. 2. Choose the category the amount relates to, then add the value into the box next to it. If there isn't enough space, you can use the spare boxes. If a category isn't relevant to you, leave it blank. 3. Once you've entered the amount of all the money that comes into your account in a month, they'll be added together in the total box at the bottom. Your wages £ Partner's wages f **Benefits** £ Pension £ Savings or investments £ £ £

Total

f



What you need to do

- 1. Check the amount of money that has left your account over a month on your statements. You'll usually see this in a separate column next to your 'money in'.
- 2. Choose the category the amount relates to, then decide whether it's something you 'need' or 'want'. If you have more than one payment for a certain category, like food shopping, for example, you'll need to add up the total payment for that category for the entire month. If a category isn't relevant to you, you can leave it blank. Use the blank boxes for any regular payment not listed.



Needs

These are essential for you to survive and maintain a basic standard of living.

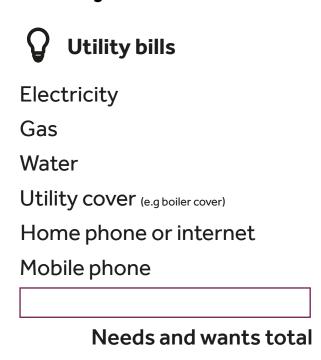


These are the things you like to spend money on but aren't needed for basic living. They include things you enjoy but can live without.

3. As you add values in the totals will calculate as either 'Needs' or 'Wants'. You'll see these combined later in the document. The two are also added together into a total for each section.

Home and property		Needs		Wants
Mortgage or rent	£		£	
Council tax	£		£	
Home insurance	£		£	
Life insurance	£		£	
Critical illness cover	£		£	
	£		£	
	£		£	
Needs and wants total	£		£	
Home and property total		£		





Utility bills total

	Needs		Wants
£		£	
£		£	
£		£	
£		£	
£		£	
£		£	
£		£	
£		£	
	£		

	Personal finance Only include monthly payments.
Loan	S (including student loans)
Car f	inance
Buy r	now, pay later
Cred	it and store cards
Over	draft charges
Savir	ngs and investments
	Needs and wants total

Personal finance total

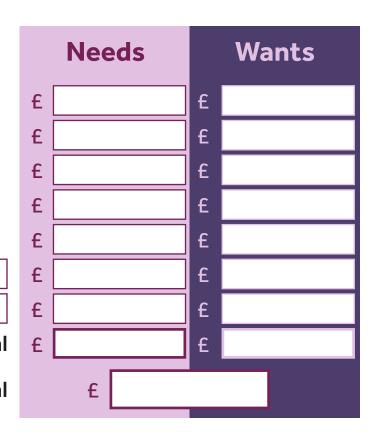
	Needs		Wants
£		£	
£		£	
£		£	
£		£	
£		£	
£		£	
£		£	
£		£	
	£		



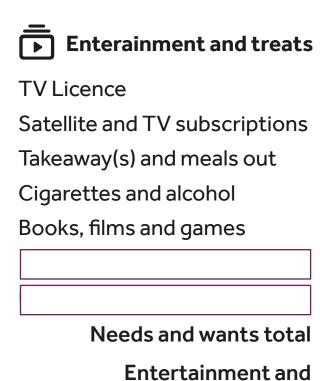


	Needs		Wants
£		£	
£		£	
£		£	
£		£	
£		£	
£		£	
£		£	
£		£	
	£		

Health and beauty					
Healthcare (e.g dentists, opticians)					
Prescriptions					
Hair and beauty					
Gym membership					
Sports and clubs					
Needs and wants tota					
Health and beauty tota					



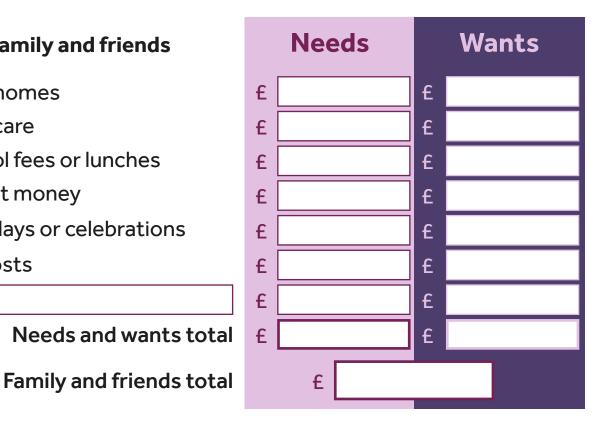




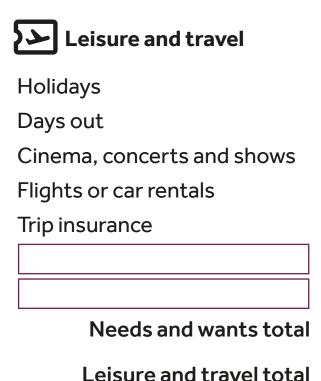
treats total

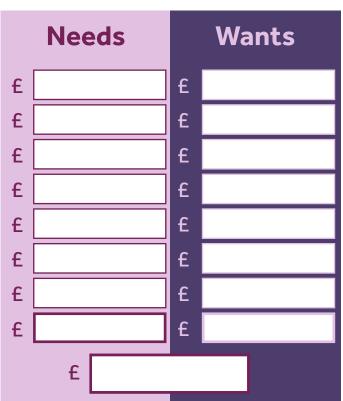
	Needs		Wants
£		£	
£		£	
£		£	
£		£	
£		£	
£		£	
£		£	
£		£	
	£		

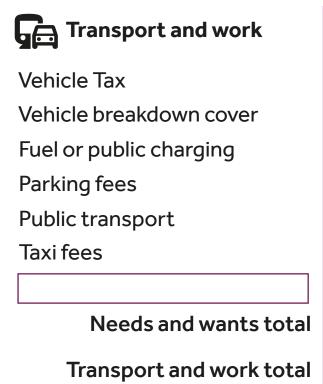
Family and friends			
Care homes			
Childcare			
School fees or lunches			
Pocket money			
Birthdays or celebrations			
Pet costs			
Needs and wants total			

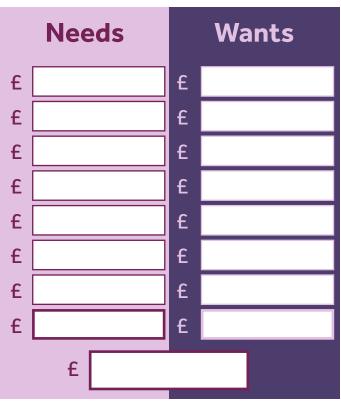














Other payments		Needs		Wants
	£		£	
	£		£	
	£		£	
	£		£	
	£		£	
	£		£	
	£		£	
Needs and wants total	£		£	
Other payments total		£		

Your budget explored

Now you've added everything, take time to explore your financial summary.

Moneyi	n total	£		
Money	out total	£		
Net diffe	erence	£		
Home and property £	Utility bills Family and friends cour spending?	Leisure and travel	Groceries and shopping E Transport and work E	Other payments
Needs	%	£		
Wants	%	£		

If your 'Net difference' shows as a negative figure or you're worried about your finances, then whatever your situation we can help you find a way forward.

Our Money Mentors team could help you learn new ways to save, budget and make plans. Search 'Barclays Money Mentors' to see what support is available.

Alternatively, you can find a range of online support available by searching 'Barclays money worries'.



Your budget explored

Your next steps		
Use this section to make notes and document the actions you're going to take moving forward. This could be following your Money 1:1 conversation with a Barclays Money Mentor or from your own independent research.		
Goals (e.g new car, holiday for example.)	Amount Timescale	
(e.g flew car, floriday for example.)	£ Illiescale	
	£	
	£	

