



# 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	£	<input type="text"/>
Partner's wages	£	<input type="text"/>
Benefits	£	<input type="text"/>
Pension	£	<input type="text"/>
Savings or investments	£	<input type="text"/>
<input type="text"/>	£	<input type="text"/>
<input type="text"/>	£	<input type="text"/>
<b>Total</b>	£	<input type="text"/>

# Money out

## 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.



### Wants

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

Mortgage or rent

Council tax

Home insurance

Life insurance

Critical illness cover

**Needs and wants total**

**Home and property total**

### Needs

£

£

£

£

£

£

£

£

£

### Wants

£

£

£

£

£

£

£

£

# Money out



## Utility bills

Electricity

Gas

Water

Utility cover (e.g boiler cover)

Home phone or internet

Mobile phone

**Needs and wants total**

**Utility bills total**

Needs		Wants	
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£		£ <input type="text"/>	



## Personal finance

Only include monthly payments.

Loans (including student loans)

Car finance

Buy now, pay later

Credit and store cards

Overdraft charges

Savings and investments

**Needs and wants total**

**Personal finance total**

Needs		Wants	
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£		£ <input type="text"/>	

# Money out



## Groceries and shopping

Food shopping

Clothing

Electronics and gadgets

Furniture

Lunch and snacks



**Needs and wants total**

**Groceries and shopping total**

Needs		Wants	
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£ <input type="text"/>			



## Health and beauty

Healthcare (e.g dentists, opticians)

Prescriptions

Hair and beauty

Gym membership

Sports and clubs



**Needs and wants total**

**Health and beauty total**

Needs		Wants	
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£ <input type="text"/>			

# Money out



## Entertainment and treats

TV Licence

Satellite and TV subscriptions

Takeaway(s) and meals out

Cigarettes and alcohol

Books, films and games



**Needs and wants total**

**Entertainment and  
treats total**

Needs		Wants	
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£ <input type="text"/>			



## Family and friends

Care homes

Childcare

School fees or lunches

Pocket money

Birthdays or celebrations

Pet costs

**Needs and wants total**

**Family and friends total**

Needs		Wants	
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£ <input type="text"/>			

# Money out



## Leisure and travel

- Holidays
- Days out
- Cinema, concerts and shows
- Flights or car rentals
- Trip insurance
- 
- 

**Needs and wants total**

**Leisure and travel total**

Needs		Wants	
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£ <input type="text"/>			



## Transport and work

- Vehicle Tax
- Vehicle breakdown cover
- Fuel or public charging
- Parking fees
- Public transport
- Taxi fees
- 

**Needs and wants total**

**Transport and work total**

Needs		Wants	
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£ <input type="text"/>			

# Money out

## Other payments


Needs and wants total

Other payments total











Needs		Wants	
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
£	<input type="text"/>	£	<input type="text"/>
	£	<input type="text"/>	



# Your budget explored

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

Money in total	£	<input type="text"/>
Money out total	£	<input type="text"/>
Net difference	£	<input type="text"/>

 <b>Home and property</b> £ <input type="text"/>	 <b>Utility bills</b> £ <input type="text"/>	 <b>Personal finance</b> £ <input type="text"/>	 <b>Groceries and shopping</b> £ <input type="text"/>	 <b>Health and beauty</b> £ <input type="text"/>
 <b>Entertainment and treats</b> £ <input type="text"/>	 <b>Family and friends</b> £ <input type="text"/>	 <b>Leisure and travel</b> £ <input type="text"/>	 <b>Transport and work</b> £ <input type="text"/>	 <b>Other payments</b> £ <input type="text"/>

## How do you split your spending?.

Needs	<input type="text"/> %	£ <input type="text"/>
Wants	<input type="text"/> %	£ <input type="text"/>

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
<input type="text"/>	£ <input type="text"/>	<input type="text"/>
<input type="text"/>	£ <input type="text"/>	<input type="text"/>
<input type="text"/>	£ <input type="text"/>	<input type="text"/>

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