










Income (monthly)	What am I typically paid?	Could I earn more?	This would increase by
Wages or salary (this is your main income, after deductions)			
Any other income e.g. odd jobs, benefits, investment dividends			
Spending (monthly)	What do I typically spend?	What's my target budget?	I need to cut-back by
 Bills e.g. mortgage/rent, council tax, water, mobile			
 Personal finance e.g. loans, credit cards, insurance			
 Food e.g. groceries and household food			
 Transport e.g. petrol, trains, public transport			
 Personal e.g. pet costs, education, charity giving			
 Home and property e.g. homeware, furniture, DIY			

Spending (monthly)	What do I typically spend?	What's my target budget?	I need to cut-back by
 Travel e.g. holidays, flights, hotels, foreign currency			
 Shopping e.g. clothing, music and books, wellbeing			
 Leisure e.g. eating out, hair and beauty, sports			
 Other			

Savings (monthly)	What do I save per month?	What do I need to save?	Can I afford to save more?
What am I saving towards or would like to start saving for? e.g. new car, wedding, moving house, special occasions			
Additional regular savings			
What things could I do to achieve my future aims? e.g. change supermarket, research cheaper utility companies, work an extra shift per month			

You can use this budget planner to help calculate your approximate monthly disposable income. However, the figures you insert won't be retained by Barclays or used to assess any applications for credit products you make.