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Our free Budget Planner puts you in control of your household spending and analyses your results to help you take control of your money. It's already helped hundreds of thousands of people. Before you get started, grab as much information (bank statements, bills...) as you can. The more up to date ...

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You can use the "Part C - Monthly desired spend" column of the Budget Planner to do this. Once that's done, you need to scan through to see what the major categories are. This could be holidays, wedding saving, Christmas, clothes, birthdays, hobbies

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Add together all your monthly income including wages, benefits, pensions and housekeeping money from your partner or relatives. If some of your income is paid weekly or 4-weekly, you'll need to turn these figures into calendar monthly ones. To do this you need to multiply the weekly figure by 52 and then divide this by 12.

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