

Spending Insights and Budgeting Tools

Understand your money with automatic tracking and analytics

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Starling Bank's Spending Insights provide powerful tools to help you understand and manage your money better. With automatic categorisation, visual graphs, and detailed analytics, you can see exactly where your money goes and make informed decisions about your spending habits.

What are Spending Insights?

Spending Insights is Starling's built-in money management feature that automatically tracks and analyses your spending. Every transaction is categorised in real-time, giving you a clear overview of your financial habits without any manual data entry required.

The feature transforms your transaction history into easy-to-understand visual graphs and breakdowns, helping you spot patterns, identify areas where you might be overspending, and make better financial decisions.

Automatic Transaction Categorisation

One of the most valuable aspects of Spending Insights is automatic categorisation. Every time you make a purchase, Starling automatically assigns it to a category such as groceries, dining out, transport, entertainment, bills, or shopping.

This happens instantly and in the background, so you don't need to manually tag or sort your transactions. The system learns from your spending patterns and becomes more accurate over time. If a transaction is miscategorised, you can manually adjust it, and Starling will remember your preference for similar future transactions.

Visual Spending Breakdowns

Spending Insights presents your financial data through colourful, intuitive charts and graphs:

Category breakdown: See what percentage of your spending goes to each category. This pie chart view makes it immediately obvious if you're spending more on dining out than groceries, for example.

Spending timeline: Track how your spending changes over time with line graphs showing daily, weekly, or monthly trends.

Merchant analysis: Identify your most frequent merchants and see how much you spend at each one over time.

Comparison views: Compare your current month's spending to previous months to spot increases or decreases in specific categories.

Real-Time Notifications

Every transaction triggers an instant push notification on your phone. These notifications show the amount spent, the merchant, and the category – giving you immediate awareness of where your money is going. This real-time feedback helps you stay conscious of your spending throughout the day.

You can customise notification settings to suit your preferences, choosing which types of transactions trigger alerts and adjusting notification frequency to avoid feeling overwhelmed.

Using Insights for Better Budgeting

Spending Insights works particularly well when combined with Starling's Spaces feature. You can use the insights to:

Identify problem areas: If Spending Insights shows you're consistently overspending on takeaways or subscriptions, you can address these specific categories.

Set realistic budgets: Use historical spending data to understand your true average spending in each category, then set achievable budget limits.

Create targeted Spaces: After identifying your spending categories, create dedicated Spaces for each one and allocate appropriate amounts.

Track progress: Monitor how your spending changes after implementing new budgets or financial goals.

Understanding Your Financial Habits

Spending Insights doesn't just show you what you spend – it helps you understand why and when you spend. You might discover patterns like: spending more on weekends, increased dining expenses when stressed, subscription services you've forgotten about, or seasonal spending variations.

This awareness is the first step towards making meaningful changes to your financial behaviour. Many users report that simply seeing their spending visualised helps them naturally reduce unnecessary purchases.

Comparison with Other Banks

Unlike some traditional banks that only provide basic transaction lists, Starling's Spending Insights offers comprehensive analytics without requiring you to use separate budgeting apps or spreadsheets. Everything is integrated directly into your banking app, making money management seamless and convenient.

The automatic categorisation eliminates the tedious manual tracking that many budgeting methods require, making it more likely that you'll consistently use the feature and benefit from the insights.

Privacy and Security

All your spending data remains private and is stored securely within Starling's systems. Your transaction information is never shared with third parties without your explicit consent. The categorisation algorithms work automatically, but you maintain full control over your data.

Tips for Maximising Spending Insights

Review your Spending Insights weekly to stay aware of your financial patterns. Regular check-ins help you catch overspending early.

Correct any miscategorised transactions so future similar purchases are automatically categorised correctly.

Use the historical data when planning your budget for the next month – base your estimates on reality, not guesswork.

Set specific, measurable goals based on your insights. Instead of "spend less," try "reduce dining out spending by 20% compared to last month."

Combine Spending Insights with Spaces to create a complete money management system where insights inform your Space allocations.

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This document is for portfolio demonstration purposes.