Weekly Spending Planner

Plan one believable week, record what happened, then change only what the week taught you.

WEEK

STARTING BALANCE

Only money available to this plan

MONEY IN

Income arriving this week

FIXED COMMITMENTS

Bills, savings, and obligations

FLEXIBLE CATEGORIES

CATEGORY	PLAN	ACTUAL	DIFFERENCE

ENDING BALANCE

start + money in - commitments - actual spending

WEEKLY REVIEW

What surprised me?

Was it unusual or a pattern?

One change for next week - or 'no change'

LUNA WORKSHEET

FILLED EXAMPLE

Jordan's Week: Aug 24-30

Rent is already protected elsewhere. This sheet covers money that can actually move during the week.

STARTING BALANCE
$610
available after protected bills

MONEY IN
$350
freelance payment on Wednesday

FIXED COMMITMENTS
$320
$220 childcare + $100 savings

FLEXIBLE CATEGORIES

CATEGORY	PLAN	ACTUAL	DIFFERENCE
Groceries	$150	$164	**-$14**
Dining + coffee	$70	$54	**+$16**
Transportation	$60	$48	**+$12**
Household	$40	$71	**-$31**
Personal	$35	$20	**+$15**

ENDING BALANCE
$610 + $350 - $320 - $357
$283

WHAT THIS WEEK TAUGHT JORDAN

SURPRISE A $31 smoke-detector replacement pushed Household over.

PATTERN? Not yet. Treat it as an irregular home cost, then watch the next weeks.

NEXT WEEK Keep Grocery at $150; add a monthly home-maintenance buffer.

The goal is not perfect categories. It is a believable next decision. Reconcile the ending balance with real accounts before carrying it forward.