WEEKLY BUDGET & EXPENSE BREAKDOWN SHEET

7-DAY CASH FLOW ALLOCATION, SPENDING ENVELOPES & VARIANCE AUDIT

WEEK OF: _____/_____ to _____/_____STARTING BALANCE: $ _____ EXPECTED INCOME: $ _____ BUDGET RULE: Zero-Based

WEEKLY SPENDING TARGET: TOTAL PLANNED: $ _____ | TOTAL ACTUAL: $ _____ | NET SURPLUS: $ _____

TOTAL INCOME	PLANNED EXPENSES	ACTUAL OUTFLOWS	WEEKLY NET SURPLUS
$ _____	$ _____	$ _____	$ _____

1. GROCERIES, MEAL PREP & HOUSEHOLD SUPPLIES — BUDGET CAP: $ _____

DATE	ITEM DESCRIPTION / STORE / VENDOR	BUDGET ($)	ACTUAL ($)	DIFF (+/-)	PAID VIA
____/____					[ ] Cash [ ] Card
____/____					[ ] Cash [ ] Card
____/____					[ ] Cash [ ] Card
____/____					[ ] Cash [ ] Card
	CATEGORY TOTALS:				

2. DINING OUT, COFFEE & SOCIAL ENTERTAINMENT — BUDGET CAP: $ _____

DATE	ITEM DESCRIPTION / STORE / VENDOR	BUDGET ($)	ACTUAL ($)	DIFF (+/-)	PAID VIA
____/____					[ ] Cash [ ] Card
____/____					[ ] Cash [ ] Card
____/____					[ ] Cash [ ] Card
____/____					[ ] Cash [ ] Card
	CATEGORY TOTALS:				

3. COMMUTE, FUEL, TRANSIT & VEHICLE UPKEEP — BUDGET CAP: $ _____

DATE	ITEM DESCRIPTION / STORE / VENDOR	BUDGET ($)	ACTUAL ($)	DIFF (+/-)	PAID VIA
____/____					[ ] Cash [ ] Card
____/____					[ ] Cash [ ] Card
____/____					[ ] Cash [ ] Card
	CATEGORY TOTALS:				

4. PERSONAL CARE, HEALTH & DISCRETIONARY ENVELOPE — BUDGET CAP: $ _____

DATE	ITEM DESCRIPTION / STORE / VENDOR	BUDGET ($)	ACTUAL ($)	DIFF (+/-)	PAID VIA
____/____					[ ] Cash [ ] Card
____/____					[ ] Cash [ ] Card
____/____					[ ] Cash [ ] Card
____/____					[ ] Cash [ ] Card
	CATEGORY TOTALS:				

NO-SPEND DAYS HIT THIS WEEK: [M] [Tu] [W] [Th] [F] [Sa] [Su] (Total: _____ / 7 Days)

Weekly Reflection: Did unexpected impulse spending occur? Adjust next week category caps to maintain savings momentum.