The 10-Minute Weekly Check-In

Planned, spent, left — while the week is still small enough to fix.

A monthly budget review has a timing problem: by the time you sit down with it, the month is over and everything in it is history. You can see exactly where it went wrong, in detail, too late to change any of it. So the review gets skipped, and the next month drifts the same way.

The check-in moves the review to where it can still do some good: once a week, ten minutes, one page with three columns — what you planned, what you spent, what's left. Small numbers, caught while they're still small.

The example — Nina's week, $27.85 left

Here's a real worked example, the same one printed on our Weekly Check-In Sheet. Nina's week runs Monday, November 16 to Sunday, November 22 — bills due that week paid first, then the week's spending lines, planned against actual:

> **Groceries** — planned $140.00, spent $128.45, left $11.55
>
> **Gas** — planned $60.00, spent $52.00, left $8.00
>
> **Eating Out** — planned $50.00, spent $58.50, left -$8.50
>
> **Household** — planned $40.00, spent $31.20, left $8.80
>
> **Fun Money** — planned $30.00, spent $22.00, left $8.00

Week totals: planned **$320**, spent **$292.15**, left **$27.85**.

One line ran over: eating out, $8.50 past its plan — a work lunch she forgot was coming. And the week absorbed it without drama: the other lines came in under, the overage was covered, and no bill was touched. That's what the "what changed" line is for — one honest sentence, not a post-mortem.

Then the check-in closes with two moves. First, the leftover gets its orders: **$20 to her car-repair sinking fund**, and the other **$7.85 stays** in the week. Second, the plan learns: next week her eating-out line rises to **$55**, because that's what a real week costs her.

The steps

- **Pick your ten minutes and keep the appointment.** Same day, same time, every week. The check-in works because it's a rhythm, not a rescue.
- **Write the three columns: planned, spent, left.** One row per spending line — groceries, gas, eating out, household, fun. The week's bills are already handled by the paycheck plan; this page watches the spending that drifts.

- **Write what changed, in one line.** The over line gets an honest sentence — what it was, whether the other lines covered it, whether any bill was touched. No blame; the sentence is data for next week's plan.
- **Close up: give the leftover a job, and let the plan learn one thing.** Leftover money assigned the same sitting, not left to evaporate. And one line in next week's plan adjusted to what a real week actually costs — like eating out rising from $50 to $55.

The honest part

One line over is not a failed week, and a check-in that treats it like one won't survive a month of Sundays. Nina's week ran $8.50 over on eating out and *under* on everything else — the check-in's verdict is that the week worked, and its only corrections are a $20 assignment and a $5 honesty raise. The point of looking weekly is that drift gets caught at $8.50, when it's a sentence and a small adjustment — instead of at the end of a quarter, when it's a number with a comma in it and a story about willpower. The check-in doesn't ask for a better person. It asks for ten minutes and the truth.

The free way

A notebook page runs the whole check-in: five or six rows, three columns, a "what changed" line, and a "closed up" box at the bottom for the leftover's job and next week's one adjustment. Plenty of households check in on exactly that and never need anything fancier.

And if you'd rather skip drawing the columns and the closed-up box yourself, the ready-made Weekly Check-In Sheet is in our shop — the same three columns, the same two closing moves, printed and ready.