

# Most overspending isn't a discipline problem

It's a visibility problem.



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# The Real Cause

Teams don't overspend because they're reckless.

They do it because they're guessing.

No budget view. No approval clarity.

Just assumptions.



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# The Pattern We See

Spend now.

Fix it later.

Then explain it at month-end.

Manual accruals, GL fixes, surprise variances.

It's not bad behaviour. It's broken visibility.



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# What Changes with Visibility

We see it at Budgetly:

- Fewer “just in case” purchases
- Less duplicated spend
- More thoughtful approvals

No extra policies. Just clean data at the right moment.



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# The Design Problem

Discipline isn't the issue.  
Design is.

You don't fix overspend with more rules.  
You fix it by removing the blind spots.



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# The Takeaway

Overspending starts when visibility ends.

Don't punish behaviour.

Redesign the system.



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