

Emily Chen – Simulated Bank Statement

Period: January 2024 – December 2025 | Location: Boston, MA | Currency: USD

Note: Synthetic test data for FinWise UI & income-transition validation.

January 2024

Date	Description	Category	Amount (USD)
2024-01-01	Graduate Stipend	Income	2,300.00
2024-01-01	Apartment Rent	Rent	-2,600.00
2024-01-03	Utilities	Utilities	-208.00
2024-01-04	Internet	Internet	-75.00
2024-01-05	Phone	Phone	-80.00
2024-01-06	Groceries	Groceries	-262.00
2024-01-11	Groceries	Groceries	-274.00
2024-01-13	Transit Pass	Transport	-110.00
2024-01-15	Dining	Dining	-301.00
2024-01-18	Shopping / Lifestyle	Shopping	-285.00
2024-01-20	Subscriptions	Subscriptions	-55.00
2024-01-09	Student Loan Payment	Debt	-240.00

February 2024

Date	Description	Category	Amount (USD)
2024-02-01	Graduate Stipend	Income	2,300.00
2024-02-01	Apartment Rent	Rent	-2,600.00
2024-02-03	Utilities	Utilities	-190.00
2024-02-04	Internet	Internet	-75.00
2024-02-05	Phone	Phone	-80.00
2024-02-06	Groceries	Groceries	-252.00
2024-02-11	Groceries	Groceries	-255.00
2024-02-13	Transit Pass	Transport	-110.00
2024-02-15	Dining	Dining	-309.00
2024-02-18	Shopping / Lifestyle	Shopping	-384.00
2024-02-20	Subscriptions	Subscriptions	-55.00
2024-02-09	Student Loan Payment	Debt	-240.00

March 2024

Date	Description	Category	Amount (USD)
2024-03-01	Graduate Stipend	Income	2,300.00
2024-03-01	Apartment Rent	Rent	-2,600.00
2024-03-03	Utilities	Utilities	-180.00
2024-03-04	Internet	Internet	-75.00
2024-03-05	Phone	Phone	-80.00
2024-03-06	Groceries	Groceries	-221.00
2024-03-11	Groceries	Groceries	-266.00
2024-03-13	Transit Pass	Transport	-110.00
2024-03-15	Dining	Dining	-319.00
2024-03-18	Shopping / Lifestyle	Shopping	-310.00
2024-03-20	Subscriptions	Subscriptions	-55.00
2024-03-09	Student Loan Payment	Debt	-240.00

April 2024

Date	Description	Category	Amount (USD)
2024-04-01	Graduate Stipend	Income	2,300.00
2024-04-01	Apartment Rent	Rent	-2,600.00
2024-04-03	Utilities	Utilities	-197.00
2024-04-04	Internet	Internet	-75.00
2024-04-05	Phone	Phone	-80.00
2024-04-06	Groceries	Groceries	-248.00
2024-04-11	Groceries	Groceries	-282.00
2024-04-13	Transit Pass	Transport	-110.00
2024-04-15	Dining	Dining	-216.00
2024-04-18	Shopping / Lifestyle	Shopping	-210.00
2024-04-20	Subscriptions	Subscriptions	-55.00
2024-04-09	Student Loan Payment	Debt	-240.00

May 2024

Date	Description	Category	Amount (USD)
2024-05-01	Salary Deposit	Income	6,800.00
2024-05-03	Signing Bonus	Income	8,000.00
2024-05-01	Apartment Rent	Rent	-2,600.00
2024-05-03	Utilities	Utilities	-203.00
2024-05-04	Internet	Internet	-75.00
2024-05-05	Phone	Phone	-80.00
2024-05-06	Groceries	Groceries	-266.00
2024-05-11	Groceries	Groceries	-273.00
2024-05-13	Transit Pass	Transport	-110.00
2024-05-15	Dining	Dining	-191.00
2024-05-18	Shopping / Lifestyle	Shopping	-413.00
2024-05-20	Subscriptions	Subscriptions	-55.00
2024-05-09	Student Loan Payment	Debt	-240.00

June 2024

Date	Description	Category	Amount (USD)
2024-06-01	Salary Deposit	Income	6,800.00
2024-06-01	Apartment Rent	Rent	-2,600.00
2024-06-03	Utilities	Utilities	-210.00
2024-06-04	Internet	Internet	-75.00
2024-06-05	Phone	Phone	-80.00
2024-06-06	Groceries	Groceries	-259.00
2024-06-11	Groceries	Groceries	-263.00
2024-06-13	Transit Pass	Transport	-110.00
2024-06-15	Dining	Dining	-213.00
2024-06-18	Shopping / Lifestyle	Shopping	-278.00
2024-06-20	Subscriptions	Subscriptions	-55.00
2024-06-09	Student Loan Payment	Debt	-240.00

July 2024

Date	Description	Category	Amount (USD)
2024-07-01	Salary Deposit	Income	6,800.00
2024-07-01	Apartment Rent	Rent	-2,600.00
2024-07-03	Utilities	Utilities	-210.00
2024-07-04	Internet	Internet	-75.00
2024-07-05	Phone	Phone	-80.00
2024-07-06	Groceries	Groceries	-266.00
2024-07-11	Groceries	Groceries	-269.00
2024-07-13	Transit Pass	Transport	-110.00
2024-07-15	Dining	Dining	-223.00
2024-07-18	Shopping / Lifestyle	Shopping	-398.00
2024-07-20	Subscriptions	Subscriptions	-55.00
2024-07-09	Student Loan Payment	Debt	-240.00

August 2024

Date	Description	Category	Amount (USD)
2024-08-01	Salary Deposit	Income	6,800.00
2024-08-01	Apartment Rent	Rent	-2,600.00
2024-08-03	Utilities	Utilities	-194.00
2024-08-04	Internet	Internet	-75.00
2024-08-05	Phone	Phone	-80.00
2024-08-06	Groceries	Groceries	-229.00
2024-08-11	Groceries	Groceries	-273.00
2024-08-13	Transit Pass	Transport	-110.00
2024-08-15	Dining	Dining	-199.00
2024-08-18	Shopping / Lifestyle	Shopping	-378.00
2024-08-20	Subscriptions	Subscriptions	-55.00
2024-08-09	Student Loan Payment	Debt	-240.00

September 2024

Date	Description	Category	Amount (USD)
2024-09-01	Salary Deposit	Income	6,800.00
2024-09-01	Apartment Rent	Rent	-2,600.00
2024-09-03	Utilities	Utilities	-199.00
2024-09-04	Internet	Internet	-75.00
2024-09-05	Phone	Phone	-80.00
2024-09-06	Groceries	Groceries	-245.00
2024-09-11	Groceries	Groceries	-241.00
2024-09-13	Transit Pass	Transport	-110.00
2024-09-15	Dining	Dining	-197.00
2024-09-18	Shopping / Lifestyle	Shopping	-251.00
2024-09-20	Subscriptions	Subscriptions	-55.00
2024-09-09	Student Loan Payment	Debt	-240.00

October 2024

Date	Description	Category	Amount (USD)
2024-10-01	Salary Deposit	Income	6,800.00
2024-10-01	Apartment Rent	Rent	-2,600.00
2024-10-03	Utilities	Utilities	-182.00
2024-10-04	Internet	Internet	-75.00
2024-10-05	Phone	Phone	-80.00
2024-10-06	Groceries	Groceries	-222.00
2024-10-11	Groceries	Groceries	-277.00
2024-10-13	Transit Pass	Transport	-110.00
2024-10-15	Dining	Dining	-188.00
2024-10-18	Shopping / Lifestyle	Shopping	-397.00
2024-10-20	Subscriptions	Subscriptions	-55.00
2024-10-09	Student Loan Payment	Debt	-600.00

November 2024

Date	Description	Category	Amount (USD)
2024-11-01	Salary Deposit	Income	6,800.00
2024-11-01	Apartment Rent	Rent	-2,600.00
2024-11-03	Utilities	Utilities	-201.00
2024-11-04	Internet	Internet	-75.00
2024-11-05	Phone	Phone	-80.00
2024-11-06	Groceries	Groceries	-256.00
2024-11-11	Groceries	Groceries	-298.00
2024-11-13	Transit Pass	Transport	-110.00
2024-11-15	Dining	Dining	-199.00
2024-11-18	Shopping / Lifestyle	Shopping	-354.00
2024-11-20	Subscriptions	Subscriptions	-55.00
2024-11-09	Student Loan Payment	Debt	-600.00

December 2024

Date	Description	Category	Amount (USD)
2024-12-01	Salary Deposit	Income	6,800.00
2024-12-05	Annual Performance Bonus	Income	6,000.00
2024-12-01	Apartment Rent	Rent	-2,600.00
2024-12-03	Utilities	Utilities	-198.00
2024-12-04	Internet	Internet	-75.00
2024-12-05	Phone	Phone	-80.00
2024-12-06	Groceries	Groceries	-243.00
2024-12-11	Groceries	Groceries	-284.00
2024-12-13	Transit Pass	Transport	-110.00
2024-12-15	Dining	Dining	-199.00
2024-12-18	Shopping / Lifestyle	Shopping	-274.00
2024-12-20	Subscriptions	Subscriptions	-55.00
2024-12-09	Student Loan Payment	Debt	-600.00

January 2025

Date	Description	Category	Amount (USD)
2025-01-01	Salary Deposit	Income	6,800.00
2025-01-01	Apartment Rent	Rent	-2,600.00
2025-01-03	Utilities	Utilities	-201.00
2025-01-04	Internet	Internet	-75.00
2025-01-05	Phone	Phone	-80.00
2025-01-06	Groceries	Groceries	-260.00
2025-01-11	Groceries	Groceries	-300.00
2025-01-13	Transit Pass	Transport	-110.00
2025-01-15	Dining	Dining	-233.00
2025-01-18	Shopping / Lifestyle	Shopping	-411.00
2025-01-20	Subscriptions	Subscriptions	-55.00
2025-01-09	Student Loan Payment	Debt	-600.00

February 2025

Date	Description	Category	Amount (USD)
2025-02-01	Salary Deposit	Income	6,800.00
2025-02-01	Apartment Rent	Rent	-2,600.00
2025-02-03	Utilities	Utilities	-210.00
2025-02-04	Internet	Internet	-75.00
2025-02-05	Phone	Phone	-80.00
2025-02-06	Groceries	Groceries	-225.00
2025-02-11	Groceries	Groceries	-287.00
2025-02-13	Transit Pass	Transport	-110.00
2025-02-15	Dining	Dining	-249.00
2025-02-18	Shopping / Lifestyle	Shopping	-274.00
2025-02-20	Subscriptions	Subscriptions	-55.00
2025-02-09	Student Loan Payment	Debt	-600.00

March 2025

Date	Description	Category	Amount (USD)
2025-03-01	Salary Deposit	Income	6,800.00
2025-03-01	Apartment Rent	Rent	-2,600.00
2025-03-03	Utilities	Utilities	-184.00
2025-03-04	Internet	Internet	-75.00
2025-03-05	Phone	Phone	-80.00
2025-03-06	Groceries	Groceries	-270.00
2025-03-11	Groceries	Groceries	-251.00
2025-03-13	Transit Pass	Transport	-110.00
2025-03-15	Dining	Dining	-264.00
2025-03-18	Shopping / Lifestyle	Shopping	-278.00
2025-03-20	Subscriptions	Subscriptions	-55.00
2025-03-09	Student Loan Payment	Debt	-600.00

April 2025

Date	Description	Category	Amount (USD)
2025-04-01	Salary Deposit	Income	6,800.00
2025-04-01	Apartment Rent	Rent	-2,600.00
2025-04-03	Utilities	Utilities	-202.00
2025-04-04	Internet	Internet	-75.00
2025-04-05	Phone	Phone	-80.00
2025-04-06	Groceries	Groceries	-268.00
2025-04-11	Groceries	Groceries	-277.00
2025-04-13	Transit Pass	Transport	-110.00
2025-04-15	Dining	Dining	-205.00
2025-04-18	Shopping / Lifestyle	Shopping	-385.00
2025-04-20	Subscriptions	Subscriptions	-55.00
2025-04-09	Student Loan Payment	Debt	-600.00

May 2025

Date	Description	Category	Amount (USD)
2025-05-01	Salary Deposit	Income	6,800.00
2025-05-01	Apartment Rent	Rent	-2,600.00
2025-05-03	Utilities	Utilities	-194.00
2025-05-04	Internet	Internet	-75.00
2025-05-05	Phone	Phone	-80.00
2025-05-06	Groceries	Groceries	-266.00
2025-05-11	Groceries	Groceries	-246.00
2025-05-13	Transit Pass	Transport	-110.00
2025-05-15	Dining	Dining	-247.00
2025-05-18	Shopping / Lifestyle	Shopping	-315.00
2025-05-20	Subscriptions	Subscriptions	-55.00
2025-05-09	Student Loan Payment	Debt	-600.00

June 2025

Date	Description	Category	Amount (USD)
2025-06-01	Salary Deposit	Income	6,800.00
2025-06-01	Apartment Rent	Rent	-2,600.00
2025-06-03	Utilities	Utilities	-205.00
2025-06-04	Internet	Internet	-75.00
2025-06-05	Phone	Phone	-80.00
2025-06-06	Groceries	Groceries	-242.00
2025-06-11	Groceries	Groceries	-263.00
2025-06-13	Transit Pass	Transport	-110.00
2025-06-15	Dining	Dining	-264.00
2025-06-18	Shopping / Lifestyle	Shopping	-230.00
2025-06-20	Subscriptions	Subscriptions	-55.00
2025-06-09	Student Loan Payment	Debt	-600.00

July 2025

Date	Description	Category	Amount (USD)
2025-07-01	Salary Deposit	Income	6,800.00
2025-07-01	Apartment Rent	Rent	-2,600.00
2025-07-03	Utilities	Utilities	-186.00
2025-07-04	Internet	Internet	-75.00
2025-07-05	Phone	Phone	-80.00
2025-07-06	Groceries	Groceries	-272.00
2025-07-11	Groceries	Groceries	-255.00
2025-07-13	Transit Pass	Transport	-110.00
2025-07-15	Dining	Dining	-289.00
2025-07-18	Shopping / Lifestyle	Shopping	-407.00
2025-07-20	Subscriptions	Subscriptions	-55.00
2025-07-09	Student Loan Payment	Debt	-600.00

August 2025

Date	Description	Category	Amount (USD)
2025-08-01	Salary Deposit	Income	6,800.00
2025-08-01	Apartment Rent	Rent	-2,600.00
2025-08-03	Utilities	Utilities	-185.00
2025-08-04	Internet	Internet	-75.00
2025-08-05	Phone	Phone	-80.00
2025-08-06	Groceries	Groceries	-257.00
2025-08-11	Groceries	Groceries	-246.00
2025-08-13	Transit Pass	Transport	-110.00
2025-08-15	Dining	Dining	-210.00
2025-08-18	Shopping / Lifestyle	Shopping	-335.00
2025-08-20	Subscriptions	Subscriptions	-55.00
2025-08-09	Student Loan Payment	Debt	-600.00

September 2025

Date	Description	Category	Amount (USD)
2025-09-01	Salary Deposit	Income	6,800.00
2025-09-01	Apartment Rent	Rent	-2,600.00
2025-09-03	Utilities	Utilities	-191.00
2025-09-04	Internet	Internet	-75.00
2025-09-05	Phone	Phone	-80.00
2025-09-06	Groceries	Groceries	-231.00
2025-09-11	Groceries	Groceries	-261.00
2025-09-13	Transit Pass	Transport	-110.00
2025-09-15	Dining	Dining	-255.00
2025-09-18	Shopping / Lifestyle	Shopping	-408.00
2025-09-20	Subscriptions	Subscriptions	-55.00
2025-09-09	Student Loan Payment	Debt	-600.00

October 2025

Date	Description	Category	Amount (USD)
2025-10-01	Salary Deposit	Income	6,800.00
2025-10-01	Apartment Rent	Rent	-2,600.00
2025-10-03	Utilities	Utilities	-182.00
2025-10-04	Internet	Internet	-75.00
2025-10-05	Phone	Phone	-80.00
2025-10-06	Groceries	Groceries	-234.00
2025-10-11	Groceries	Groceries	-253.00
2025-10-13	Transit Pass	Transport	-110.00
2025-10-15	Dining	Dining	-301.00
2025-10-18	Shopping / Lifestyle	Shopping	-298.00
2025-10-20	Subscriptions	Subscriptions	-55.00
2025-10-09	Student Loan Payment	Debt	-600.00

November 2025

Date	Description	Category	Amount (USD)
2025-11-01	Salary Deposit	Income	6,800.00
2025-11-01	Apartment Rent	Rent	-2,600.00
2025-11-03	Utilities	Utilities	-192.00
2025-11-04	Internet	Internet	-75.00
2025-11-05	Phone	Phone	-80.00
2025-11-06	Groceries	Groceries	-232.00
2025-11-11	Groceries	Groceries	-250.00
2025-11-13	Transit Pass	Transport	-110.00
2025-11-15	Dining	Dining	-203.00
2025-11-18	Shopping / Lifestyle	Shopping	-402.00
2025-11-20	Subscriptions	Subscriptions	-55.00
2025-11-09	Student Loan Payment	Debt	-600.00

December 2025

Date	Description	Category	Amount (USD)
2025-12-01	Salary Deposit	Income	6,800.00
2025-12-05	Annual Performance Bonus	Income	6,000.00
2025-12-01	Apartment Rent	Rent	-2,600.00
2025-12-03	Utilities	Utilities	-200.00
2025-12-04	Internet	Internet	-75.00
2025-12-05	Phone	Phone	-80.00
2025-12-06	Groceries	Groceries	-225.00
2025-12-11	Groceries	Groceries	-266.00
2025-12-13	Transit Pass	Transport	-110.00
2025-12-15	Dining	Dining	-267.00
2025-12-18	Shopping / Lifestyle	Shopping	-384.00
2025-12-20	Subscriptions	Subscriptions	-55.00
2025-12-09	Student Loan Payment	Debt	-600.00