AI PDF Analyzer - Document Analysis Report

Summary

This document presents a financial analysis of seven individuals across different occupations in Ghana, tracking their monthly and annual income, expenses, and savings in Ghana Cedis (GHS). The data reveals significant disparities in earning capacity and financial management across professions, with engineering and accounting positions showing the strongest financial performance while student and driver roles demonstrate more constrained financial circumstances. The dataset provides a clear snapshot of how occupation correlates with financial stability and savings capacity in this sample group. The financial data shows that Kojo Owusu (Engineer) and Ama Kusi (Accountant) represent the highest income brackets, with monthly incomes of GHS 7,200 and GHS 6,300 respectively, while Kofi Adjei (Student) operates at the lowest income level of GHS 1,200 monthly. The savings patterns follow income levels closely, with higher earners demonstrating proportionally greater savings, though expense management varies across individuals. The trader (Abena Serwaa) shows notable financial performance despite not being in a traditional professional occupation, outperforming several white-collar workers in the dataset. The annualized data confirms the monthly trends, with engineering and accounting maintaining the strongest financial positions annually. The consistency between monthly and annual figures indicates stable employment and predictable financial patterns across all individuals. The data provides valuable insights into income distribution, spending habits, and savings behavior across different socioeconomic segments represented by these occupations.

Key Insights

- Engineering and accounting professions generate the highest incomes (GHS 7,200 and GHS 6,300 monthly) and consequently the highest savings (GHS 2,400 and GHS 1,800 monthly)

- The student has the most constrained financial situation with the lowest income (GHS 1,200 monthly) and minimal savings (GHS 200 monthly)

- Trading as an occupation shows surprisingly strong financial performance, generating higher income than teaching and nursing professions

- All individuals maintain positive savings, indicating basic financial stability across the sample

- Income levels directly correlate with savings capacity, with higher earners saving proportionally more

- The driver occupation shows the narrowest margin between income and expenses, resulting in the second-lowest savings rate

- Monthly to annual calculations are consistent (12x multiplier), suggesting stable, predictable income streams

Questions & Answers

No Q&A; available