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Document Analysis Report

Executive Summary

This document presents financial data for seven individuals across different occupations in Ghana, showing their monthly and annual income, expenses, and savings. The data reveals significant income disparities between professions, with engineers and accountants earning substantially more than teachers, nurses, drivers, traders, and students. All individuals maintain positive savings, indicating they live within their means, though savings rates vary considerably across income levels. The highest earner is Kojo Owusu (Engineer) with GHS 7,200 monthly income and GHS 2,400 monthly savings, while the lowest earner is Kofi Adjei (Student) with GHS 1,200 monthly income and GHS 200 monthly savings. The data shows a clear correlation between income level and absolute savings amount, though savings rates (savings as percentage of income) differ. The trader (Abena Serwaa) demonstrates that non-professional occupations can generate competitive earnings, outperforming several traditional professions in this dataset.

Key Insights

- Income inequality is evident: Engineer's monthly income (GHS 7,200) is 6x the Student's income (GHS 1,200)
- All subjects maintain positive cash flow, with savings ranging from GHS 200-2,400 monthly
- Highest savings rate: Engineer (33.3%) and Accountant (28.6%) show strongest financial management
- Lowest savings rate: Driver (21.4%) and Student (16.7%) have the thinnest financial margins

- • Trader occupation generates substantial income (GHS 5,000 monthly), comparable to professional roles
- • Annual data consistently equals monthly figures ×12, confirming calculation accuracy

Questions & Answers

Q1: What is this document about?

Answer: This document presents financial data for seven individuals across different occupations in Ghana, showing their monthly and annual income, expenses, and savings. The data reveals significant income d...