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DOCUMENT ANALYSIS REPORT

EXECUTIVE SUMMARY

This document presents financial data for seven individuals across different occupations, 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 only GHS 200 monthly savings. The data shows a clear correlation between income level and savings amount, though savings rates (savings as percentage of income) differ. Annual figures consistently reflect 12 times the monthly amounts, confirming the data's internal consistency.

KEY INSIGHTS

- 1. Income inequality is evident: Engineer's monthly income (GHS 7,200) is 6x Student's income (GHS 1,200)
- 2. All subjects maintain positive cash flow (income > expenses)
- 3. Highest savings rate: Engineer (33.3%) and Trader (26%) show strongest savings discipline
- 4. Lowest savings rate: Driver (21.4%) and Student (16.7%) have thinnest margins
- 5. Occupation appears correlated with earning potential: Professional roles (Engineer, Accountant) outperform service roles
- 6. Monthly to annual conversion is consistently calculated at 12x multiplier

QUESTIONS & ANSWERS

Q1: What is this document about?

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