



PDERAX

AI that understands your document

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 disparities in earning potential and financial management across professions, with Engineers and Accountants demonstrating the highest income levels and savings rates, while Students and Drivers show more constrained financial positions. The dataset provides a clear snapshot of how occupation correlates with financial capacity and savings behavior in this sample group. The analysis shows that all individuals maintain positive savings, indicating basic financial stability across the occupations represented. However, the savings rates vary considerably, ranging from just 16.7% for Drivers to 33.3% for Engineers. The annual figures consistently reflect 12 times the monthly amounts, confirming the data's mathematical consistency and allowing for reliable annual projections from the monthly data.

Key Insights

- Engineers earn the highest annual income (GHS 86,400) and achieve the highest savings (GHS 28,800), representing a 33.3% savings rate
- Students have the lowest income (GHS 14,400 annually) and lowest absolute savings (GHS 2,400), though they maintain a reasonable 16.7% savings rate
- The savings-to-income ratio varies significantly by occupation, with Engineers (33.3%), Traders (26%), and Accountants (28.6%) showing stronger savings discipline than Drivers (21.4%) and Teachers (28.6%)
- All individuals maintain positive cash flow, with no one spending more than they earn
- The income range is substantial, from GHS 14,400 (Student) to GHS 86,400 (Engineer), representing a 6-fold difference
- Monthly data scales perfectly to annual figures (multiplied by 12), indicating consistent financial patterns throughout the year

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 disparit...

