



# PDERAX

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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 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 monthly data.

### Key Insights

- Engineers earn the highest income (GHS 7,200 monthly) and achieve the highest savings (GHS 2,400 monthly), representing a 33.3% savings rate
- Students have the lowest income (GHS 1,200 monthly) and lowest absolute savings (GHS 200 monthly), though maintain a reasonable 16.7% savings rate
- All professions maintain positive cash flow with expenses consistently below income levels
- The income range is substantial, from GHS 1,200 (Student) to GHS 7,200 (Engineer) - a 6x difference
- Traders show strong financial performance with the second-highest savings (GHS 1,300 monthly) despite not being a formal professional occupation
- Drivers have the lowest savings percentage (16.7%) among employed individuals
- The data maintains perfect mathematical consistency with annual figures being exactly 12x monthly amounts

### 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...

