

# Financial Health Check

## Comprehensive Financial Analysis

Date: 2025-12-11

### 1. Budget Analysis Output

Based on the analysis of your transaction data, your monthly spending is currently \$3,450 vs. an income of \$5,000.

Key Insights:

- Housing accounts for 40% of your expenses (Recommended: <30%)
- Dining out expenses have increased by 15% month-over-month.
- You have a surplus of \$1,550 monthly that can be optimized.

### 2. Savings Optimization Strategy

Recommendation: High-Yield Savings Account (HYSA)

Emergency Fund Goal: \$20,700 (6 months of expenses)

Current Progress: \$5,000 (24%)

Action Plan:

1. Automate \$800/month transfer to HYSA.
2. Keep \$500/month for short-term goals (Travel/Tech).
3. Invest remaining \$250 into low-cost Index Funds.

### 3. Debt Reduction Plan (Avalanche Method)

Total Debt Detected: \$12,500

Priority 1: Credit Card A (\$2,500 @ 24% APR)

Priority 2: Student Loan (\$10,000 @ 5% APR)

Strategy:

Direct all extra surplus to Credit Card A while paying minimums on Student Loan. You will be debt-free in approximately 14 months and save \$850 in interest compared to standard payments.

[Visual Chart: Spending Distribution by Category]