

Executive Summary — Weekly & Month-to-Date

Weekly Executive Summary (9/8 - 9/14)

Cost Management

In the last completed week, spending decreased dramatically by 73% compared to the previous week, indicating effective cost management strategies. Month-to-date spending also shows a notable decline, suggesting a sustained effort in reducing expenses.

Key Metrics

- **Weekly Spend:** \$142.19 (-72.9%)
- **Monthly Spend to Date:** \$668.59 (-24.9%)
- **Weekly Income:** \$0.00
- **Monthly Income to Date:** \$1,084.36 (+295.8%)
- **Total Subscriptions:** \$0.00

Drivers

- **Transfers:** \$66
- **Services:** \$60
- **Shopping:** \$11
- **Home Improvement:** \$5

Recommendations

- **Continue Monitoring Spending Patterns** — est. \$50. To maintain the current spending reduction trend and identify further savings opportunities.
- **Evaluate Necessity of Services** — est. \$30. Assess ongoing services to determine if any can be eliminated or reduced.

Monthly Executive Summary (September MTD)

Cost Efficiency

In September, we have observed a substantial decrease in spending compared to August, with a reduction of approximately 24.9%. This positive trend is driven by lower expenditures across various categories, indicating effective cost management strategies.

Key Metrics (MoM)

- **Total Spend (MTD):** \$668.59 (-24.9%)
- **Total Income (MTD):** \$1,084.36
- **Spending Reduction:** \$221.56 (-24.9%)

Drivers (MTD)

- **Shopping:** \$465
- **Transfers:** \$79
- **Services:** \$60
- **Transportation:** \$59
- **Home Improvement:** \$5

Risks

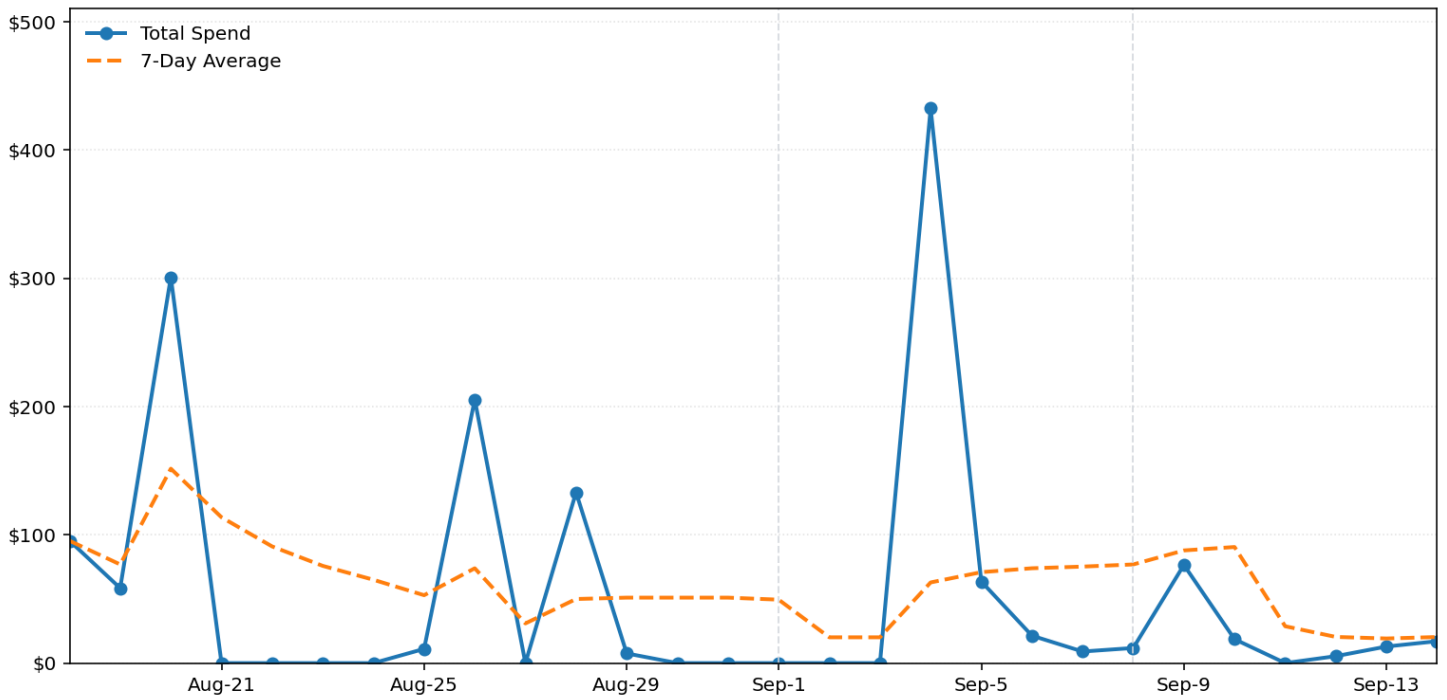
- **anomaly:** One anomaly detected in spending patterns this month.

Recommendations

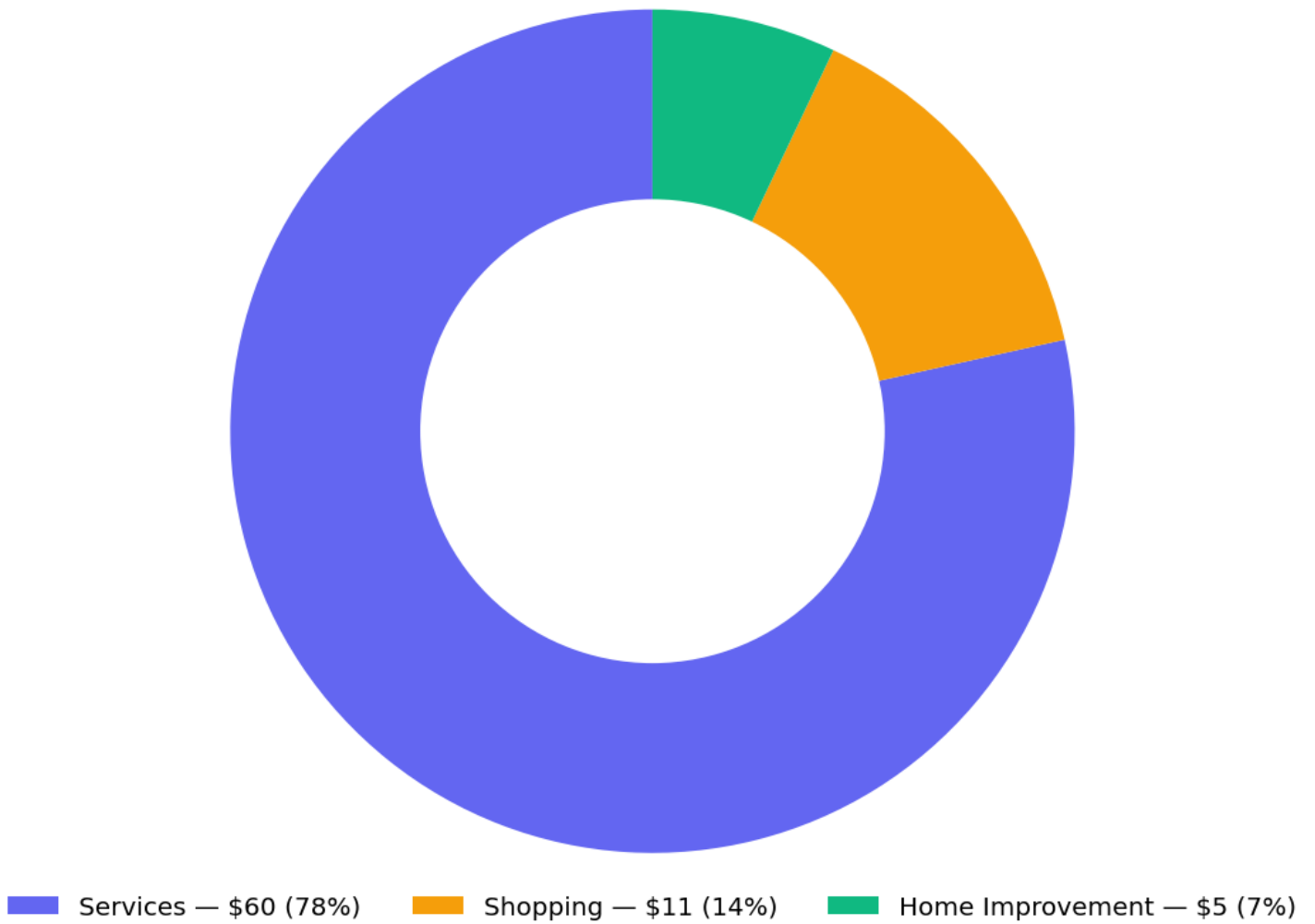
- **Review Shopping Expenses** — est. \$50. Further analysis of shopping habits could yield additional savings.
- **Monitor Transportation Costs** — est. \$30. Identifying alternative transport options may reduce expenses.

Charts

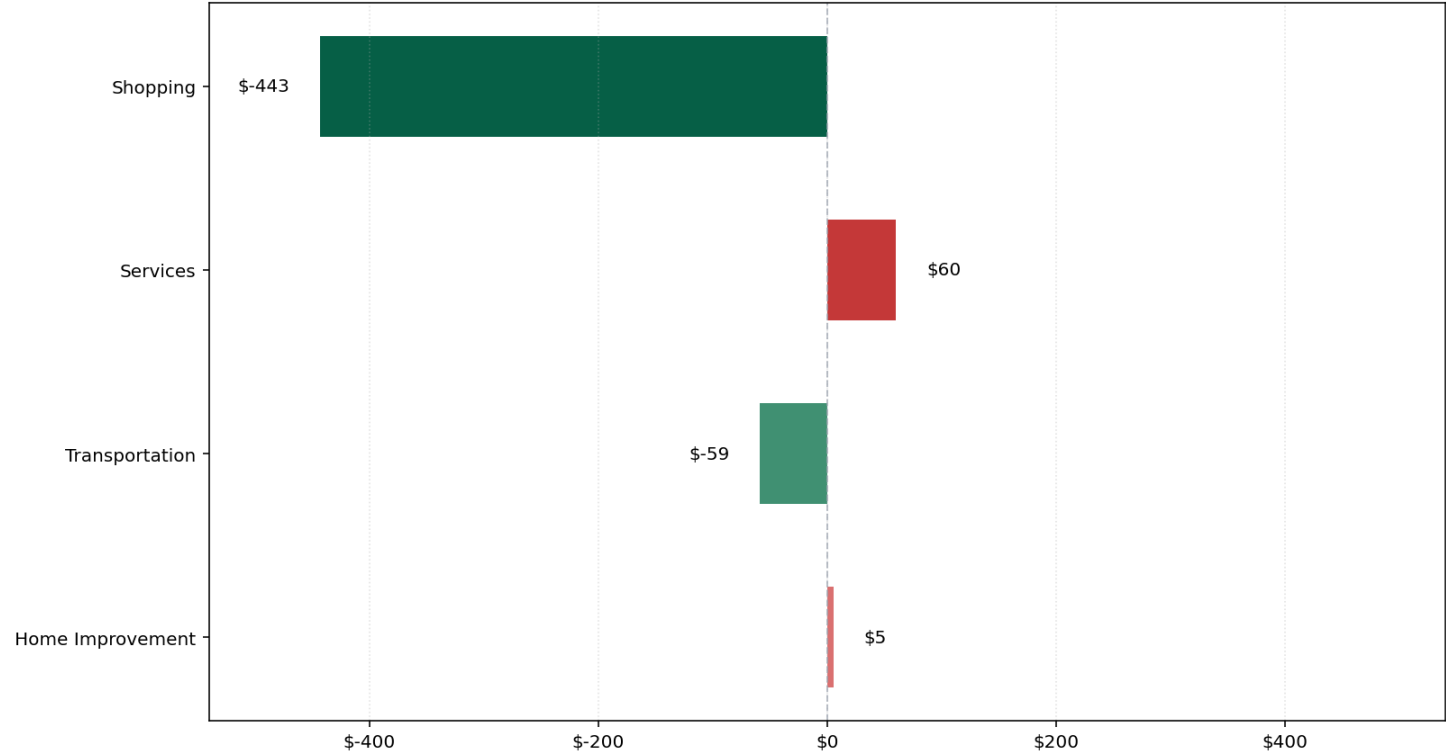
Total Spending — Last 28 Days



Top Categories This Week



Category Movement WoW (This Week vs Prior)



Top Categories — This Week

