

# Executive Summary — Weekly & Month-to-Date

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

### Cost Management

This week saw a remarkable decrease in spending, dropping by over 70% compared to the previous week. This positive trend is reflected in both weekly and month-to-date spending figures, indicating effective cost control measures.

### Key Metrics

- **Weekly Spend:** \$142.19 (-73.0%)
- **Monthly Spend to Date:** \$668.59 (-24.9%)
- **Income This Week:** \$0.00
- **Income Month to Date:** \$1,084.36 (+295.8%)
- **Total Spend Reduction:** \$384.21 (-73.0%)

### Drivers

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

### Recommendations

- **Continue Monitoring Spending** — est. \$100. To maintain the current spending trend and identify further savings opportunities.
- **Evaluate Service Subscriptions** — est. \$50. To ensure all services are necessary and explore potential cancellations.

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## Monthly Executive Summary (September MTD)

### Cost Management

In September, we have observed a notable decrease in spending compared to August, with a reduction of approximately 22.5%. This positive trend is primarily driven by lower expenditures in shopping and services. Additionally, income has seen a substantial increase, indicating improved financial health.

### Key Metrics (MoM)

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

### Drivers (MTD)

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

### Risks

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

### Recommendations

- **Continue Monitoring Shopping Expenses** — est. \$50. To maintain the downward trend in spending, focus on essential purchases only.
- **Evaluate Service Subscriptions** — est. \$20. With no subscriptions currently, consider potential savings from unnecessary services.