

Executive Summary — Weekly & Month-to-Date

Weekly Executive Summary (9/15 - 9/21)

Spending Analysis

This week saw a notable increase in spending compared to the previous week, with a total spend of \$747.51, up from \$142.19. However, month-to-date spending has improved, showing a decrease from last month.

Key Metrics

- **Weekly Spend:** \$747.51 (+4.3%)
- **Monthly Spend (Current):** \$1,416.10 (-7.2%)
- **Monthly Income (Current):** \$1,807.01

Drivers

- **Services:** \$731
- **Shopping:** \$17

Recommendations

- **Review Service Expenses** — est. \$100. To identify areas for potential savings in the high service spending category.
- **Monitor Shopping Trends** — est. \$20. To ensure shopping expenses remain controlled and do not escalate further.

Monthly Executive Summary (September MTD)

Cost Management

In September, we observed a significant reduction in spending compared to August, with a decrease of 7.23%. This trend is encouraging as it indicates improved financial discipline. Income has also increased notably, suggesting a favorable financial position.

Key Metrics (MoM)

- **Total Spend MTD:** \$1,416.10 (-7.2%)
- **Total Income MTD:** \$1,807.01

Drivers (MTD)

- **Services:** \$791
- **Shopping:** \$482
- **Transfers:** \$79
- **Transportation:** \$59
- **Home Improvement:** \$5

Risks

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

Recommendations

- **Review Service Expenses** — est. \$50. Identifying areas to cut back on service expenses could lead to further savings.
- **Limit Shopping Budget** — est. \$30. Setting a cap on shopping expenses can help maintain the downward trend in spending.