

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 reflects effective cost management strategies being implemented.

Key Metrics

- **Weekly Spend:** \$142.19 (-73.0%)
- **Monthly Spend to Date:** \$668.59 (-24.9%)
- **Income Previous Week:** \$1,084.36
- **Income Month to Date:** \$1,084.36
- **Previous Weekly Spend:** \$526.40

Drivers

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

Recommendations

- **Continue Monitoring Spending Patterns** — est. \$50. To maintain the positive trend in spending reduction.
- **Evaluate Necessity of Current Services** — est. \$30. Potential for further savings by assessing ongoing service subscriptions.

Monthly Executive Summary (September MTD)

Cost Management

In September, we have successfully reduced our spending by approximately 24.9% compared to the same period in August. This is a notable achievement, especially considering the increase in income during the same timeframe. The focus on essential spending categories has contributed to this positive trend.

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 spending reduction trend and identify further savings opportunities.
- **Evaluate Transportation Costs** — est. \$20. Assessing transportation expenses could yield additional savings.