

BudgetPro Financial Report

October 2025

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User Information

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Report Period: October 2025

Total Transactions Analyzed: 14



Financial Overview

TOTAL INCOME

₹30000.00

TOTAL EXPENSES

₹6130.00

NET SAVINGS

₹23870.00

SAVINGS RATE

79.6%



Expense Breakdown

Category	Amount	Percentage	Transactions
Bills & Utilities	₹2900.00	47.3%	2
Healthcare	₹1300.00	21.2%	2
Entertainment	₹1050.00	17.1%	2
Transportation	₹600.00	9.8%	2
Food & Dining	₹180.00	2.9%	2
Shopping	₹100.00	1.6%	1



Budget Performance

Category	Spent	Limit	Used	Status
Food & Dining	₹180.00	₹500.00	36%	✓ ON TRACK
Transportation	₹600.00	₹1500.00	40%	✓ ON TRACK



Spending Trends (Last 3 Months)

Month	Income	Expenses	Savings
Aug	₹0.00	₹0.00	₹0.00
Sep	₹0.00	₹0.00	₹0.00
Oct	₹30000.00	₹6130.00	₹23870.00



Key Insights

High Bills & Utilities Cost: ₹2,900 out of ₹6,130 total expenses (nearly 47%) is spent on bills and utilities, which is a significant portion of your expenses.

Healthcare Spending Dominates: Healthcare expenses are ₹1,300, the second-largest category, which may indicate ongoing health needs or higher-than-average costs.

Entertainment Spending is Notable: ₹1,050 on entertainment is relatively high compared to other categories like food and shopping, suggesting discretionary spending is focused here.



Recommendations

1. **Review and Optimize Bills & Utilities:** Investigate if you can reduce utility costs by switching providers, using energy-efficient appliances, or negotiating bills.
2. **Healthcare Cost Management:** Explore preventive care options, insurance coverage, or generic medication alternatives to reduce healthcare expenses.
3. **Entertainment Budgeting:** Consider setting a specific entertainment budget to avoid overspending and redirect some funds to savings or other priorities.
4. **Build an Emergency Fund:** With strong savings, allocate a portion to an emergency fund covering 3-6 months of expenses to enhance financial resilience.
5. **Automate Savings:** Continue automating transfers to savings to maintain your high savings rate and support long-term goals.



AI Analysis

1. **Overall Financial Health Assessment** Your financial health for October 2025 is very strong, with a high savings rate of 79.6%, indicating excellent control over expenses relative to income. The low expenses (₹6,130) compared to income (₹30,000) suggest disciplined spending and good cash flow management.
2. **Top 3 Spending Insights - High Bills & Utilities Cost:** ₹2,900 out of ₹6,130 total expenses (nearly 47%) is spent on bills and utilities, which is a significant portion of your expenses. - **Healthcare Spending Dominates:** Healthcare expenses are ₹1,300, the second-largest category, which may indicate ongoing health needs or higher-than-average costs. - **Entertainment Spending is Notable:** ₹1,050 on entertainment is relatively high compared to other categories like food and shopping, suggesting discretionary spending is focused here.
3. **Budget Performance Analysis - Food & Dining:** Well within budget at 36% usage (₹180/₹500), showing good control over daily consumables. - **Transportation:** Also under budget at 40% usage (₹600/₹1,500), indicating efficient use of transport funds. - **Bills &**

Utilities: No explicit budget given, but given the high expense, reviewing this category for potential savings is advisable.

4. 5 Specific Actionable Recommendations - Review and Optimize Bills & Utilities:

Investigate if you can reduce utility costs by switching providers, using energy-efficient appliances, or negotiating bills. - **Healthcare Cost Management:** Explore preventive care options, insurance coverage, or generic medication alternatives to reduce healthcare expenses. - **Entertainment Budgeting:** Consider setting a specific entertainment budget to avoid overspending and redirect some funds to savings or other priorities. - **Build an Emergency Fund:** With strong savings, allocate a portion to an emergency fund covering 3-6 months of expenses to enhance financial resilience. - **Automate Savings:** Continue automating transfers to savings to maintain your high savings rate and support long-term goals.

5. **Spending Optimization Tips - Cut Entertainment Costs:** Opt for lower-cost or free entertainment options such as community events, streaming services over outings, or hobbies that cost less. - **Monitor Utility Usage:** Simple habits like turning off lights, reducing water use, or unplugging devices can lower bills without lifestyle changes. - **Food & Dining:** Since this is already low, maintain current habits but watch for occasional splurges. - **Transportation:** Use public transport or carpooling if possible to reduce costs further.

6. **Savings Goals Suggestions - Emergency Fund:** Aim to save at least ₹18,390 (3 months of expenses) as a safety net. - **Retirement Planning:** Start or increase contributions to a retirement fund or pension plan to secure long-term financial independence. - **Short-Term Goals:** Allocate savings toward any upcoming large expenses such as travel, education, or home improvements. - **Investment:** Consider low-risk investment options to grow your savings beyond a traditional savings account, balancing risk and return according to your comfort level.

Your current financial discipline is commendable, and by fine-tuning your spending and setting clear savings goals, you can build a robust financial future with confidence.

Confidential Report - Generated exclusively for Neil Landge

This report was generated using AI-powered analysis by BudgetPro

For questions or support, please contact: support@budgetpro.com