

Monthly Digest – January

A financial snapshot for Rob — clear, honest, and built to guide your future.

Closing Balance

₹9,012

This is what you actually kept after all income and expenses this month.

1. What You Earned

This table shows your total income and where it came from.

Source	Amount (₹)	% of Total	Notes
Main Salary	—	%	Primary source
Side Income	—	%	Freelance / other

Insight: Your primary income source contributed 73.33% of your total income.

2. Spending Summary

This shows categories with budget (if available), what you spent, remaining, and overshoot when applicable.

Category	Status
Alert categories (overshoot)	<ul style="list-style-type: none">• Food & Dining• Rent & Mortgage
Under budget	<ul style="list-style-type: none">• Transportation• Utilities• Entertainment• Luxury/Clothing• Beauty• Vacation/Fun time• Subscriptions• Other Expenses
Lowest spend categories	<ul style="list-style-type: none">• Transportation• Utilities• Entertainment• Luxury/Clothing• Beauty• Vacation/Fun time• Subscriptions• Other Expenses

Alert zone: Food & Dining, Rent & Mortgage went over budget.

Closing balance (income – expenses): ₹9,012.

4. Your Spending & Saving Patterns

Spending Behaviour

- You consistently spent the most on **Food & Dining**.
- You kept spending beyond your limit in .
- Your lowest spending areas were **Transportation, Utilities, Entertainment, Luxury/Clothing, Beauty, Vacation/Fun time, Subscriptions, Other Expenses**.
- Spending was most frequent on **1st, 3rd, 5th**.

Saving Behaviour

- You saved the most in **Mutual Funds**.
- Your overall saving pattern (excluding income & investments) was: **Consistent savings in Mutual Funds and Stocks..**
- You can improve savings by trimming **Food & Dining, Rent & Mortgage**.

5. Highlights of the Month

Big Wins

Needs Attention

Highlight	Area
Met savings goals for investments.	High spending in Food & Dining and Rent & Mortgage categories.
Under budget in multiple spending categories.	

6. Smart Tips – Just for You

These suggestions are based on your unique spending and saving data.

- Consider reducing spending in Food & Dining and Rent & Mortgage categories to increase savings.
- Review and adjust budgets for categories where spending is consistently under budget.

Good habits: —

Habits to fix: —

7. Focus for Next Month

THEME

Optimize Spending

PRIMARY GOAL

Reduce spending in top categories to increase savings.

THREE-STEP STRATEGY

1. Set specific spending limits for Food & Dining and Rent & Mortgage.
2. Monitor spending closely and adjust as needed.
3. Review and adjust investment strategies to maximize returns.

Money reports don't change lives. Money awareness does. This summary is here to help you see clearly, choose better, and build a stronger financial future — one month at a time.

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