

# 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"><li>Food &amp; Dining</li><li>Rent &amp; Mortgage</li></ul>
Under budget	<ul style="list-style-type: none"><li>Transportation</li><li>Utilities</li><li>Entertainment</li><li>Luxury/Clothing</li><li>Beauty</li><li>Vacation/Fun time</li><li>Subscriptions</li><li>Other Expenses</li></ul>
Lowest spend categories	<ul style="list-style-type: none"><li>Transportation</li><li>Utilities</li><li>Entertainment</li><li>Luxury/Clothing</li><li>Beauty</li><li>Vacation/Fun time</li><li>Subscriptions</li><li>Other Expenses</li></ul>

*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					
<table><tr><th>Highlight</th></tr><tr><td>Met savings goals for investments.</td></tr><tr><td>Under budget in multiple spending categories.</td></tr></table>	Highlight	Met savings goals for investments.	Under budget in multiple spending categories.	<table><tr><th>Area</th></tr><tr><td>High spending in Food &amp; Dining and Rent &amp; Mortgage categories.</td></tr></table>	Area	High spending in Food & Dining and Rent & Mortgage categories.
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## 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
<b>Optimize Spending</b>
PRIMARY GOAL
Reduce spending in top categories to increase savings.
THREE-STEP STRATEGY
<div>1. Set specific spending limits for Food &amp; Dining and Rent &amp; Mortgage.</div> <div>2. Monitor spending closely and adjust as needed.</div> <div>3. Review and adjust investment strategies to maximize returns.</div>

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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