



03/05/2025

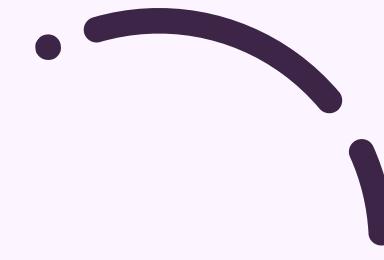
# WHERE DOES MY MONEY GO?

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Yes!



Important??



# Objectives

- 1 How money is distributed among spending categories
- 2 Patterns and trends in expense over months and years
- 3 Areas where spending can be reduced or optimized



# Overview of Spending



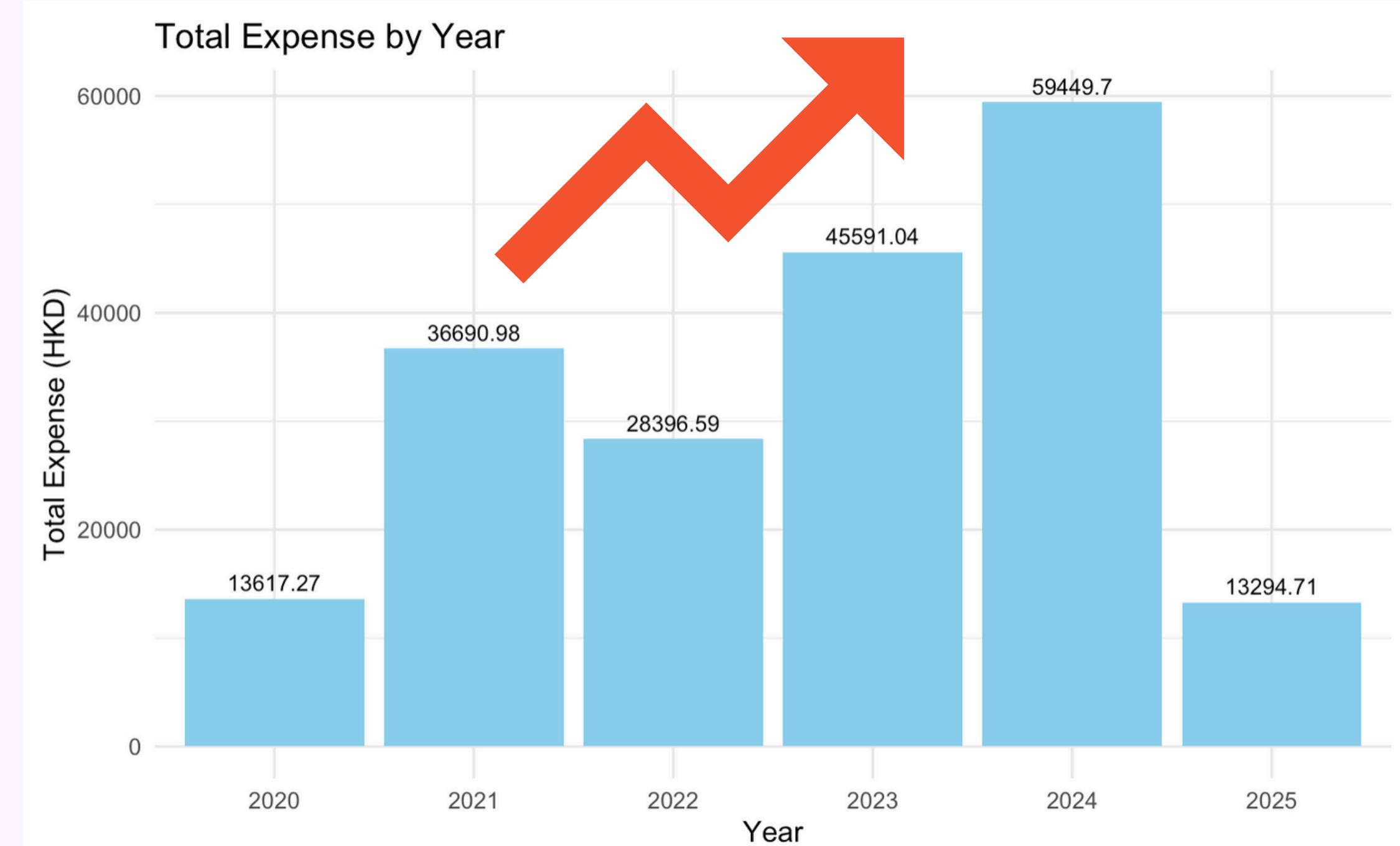
## Time period

2020.09.06 - 2025.04.12

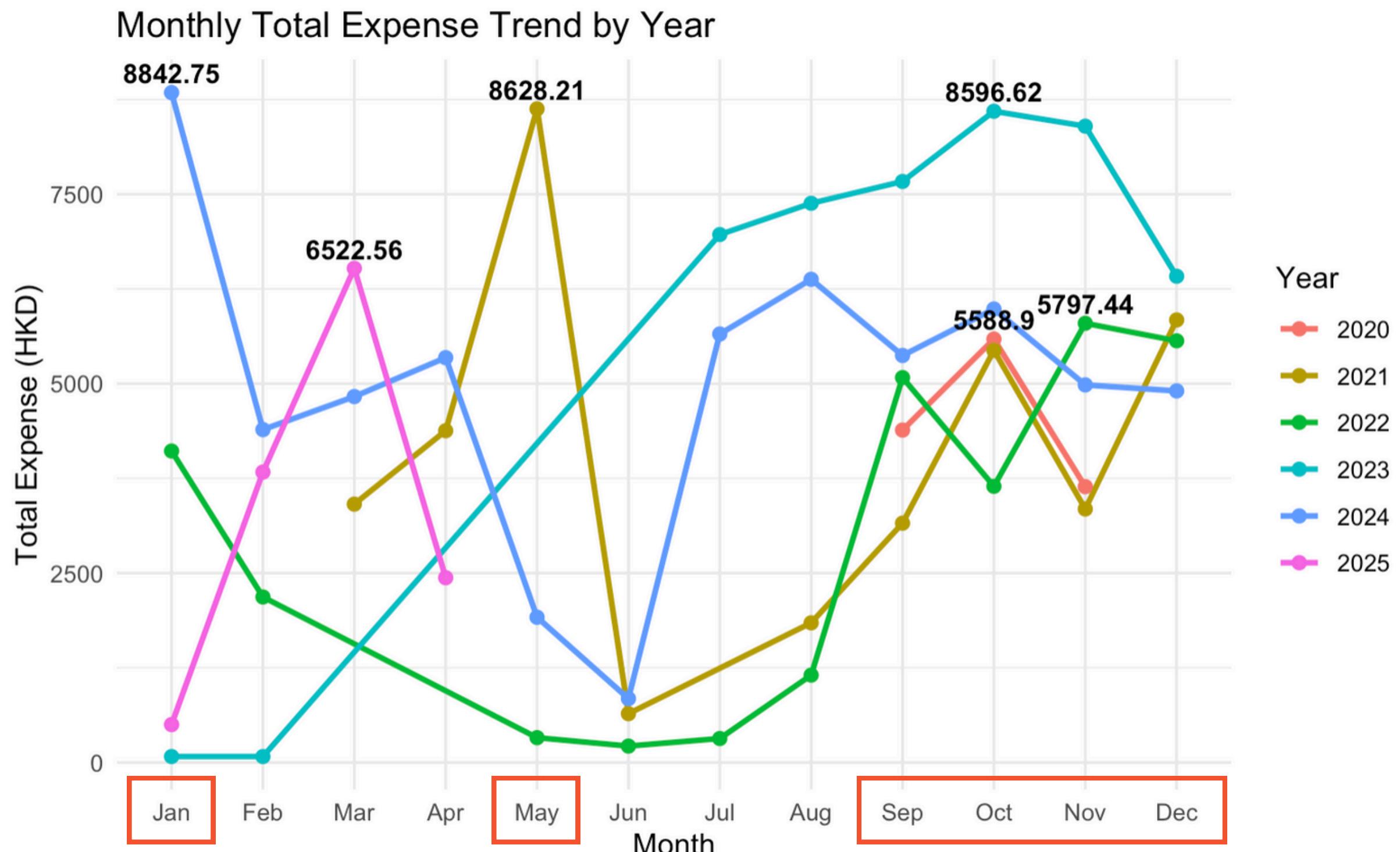


## Observation

Spending steadily increased from 2021 to 2024



# Spending Trends Over Time



## Observation

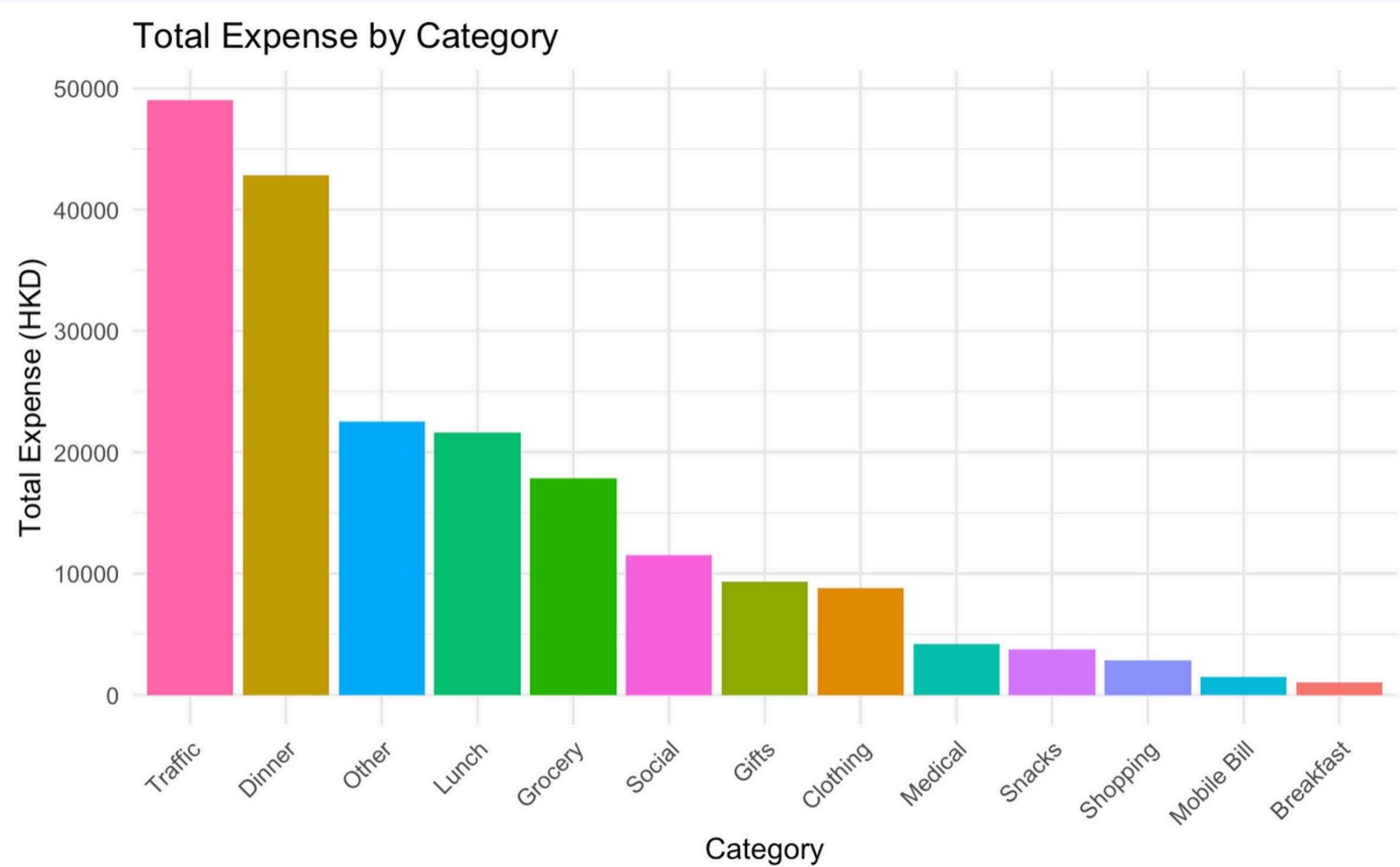
- Spending is cyclical
- Spending dips in mid-year months (June/July)



## Insights

Peaks align with holidays, celebrations, and travel, while dips reflect reduced activity.

# Spending By Category



## Observation

- Traffic and Dinner dominate spending
- Social and Gifts contribute to periodic spikes



## Insights

High spending in Traffic and Dinner reflects routine costs, while Social and Gifts reflect discretionary expenses.

# Monthly Spending vs. Budget

Monthly Budget  
6000 HKD



## Observation

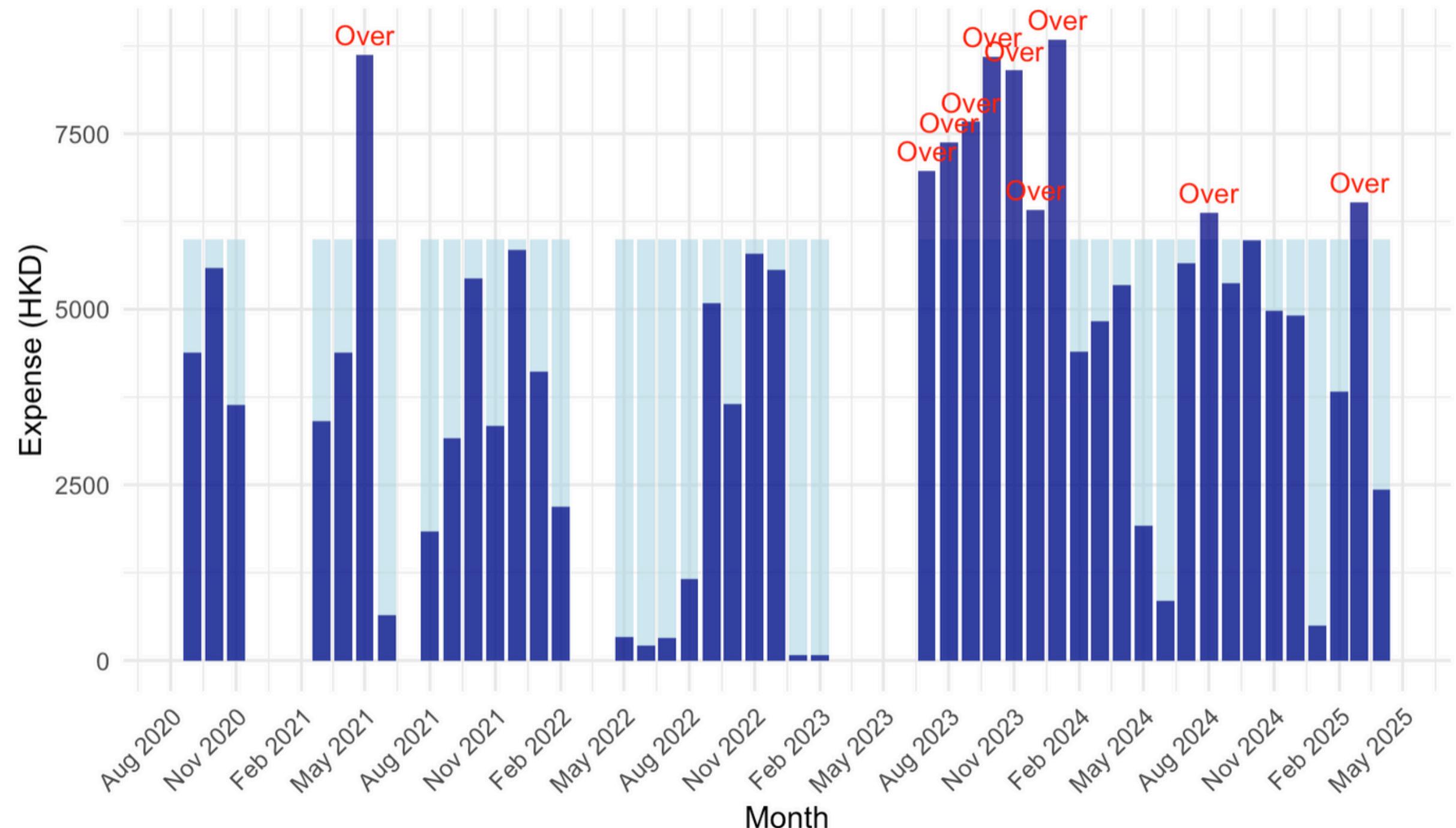
- Overspending occurred in late 2023 and 2024
- Effective cost control in early 2022 and 2025



## Insights

Overspending often aligns with high-spending months like January and September-December.

Monthly Budget vs. Actual Spending



# Correlation Between Categories





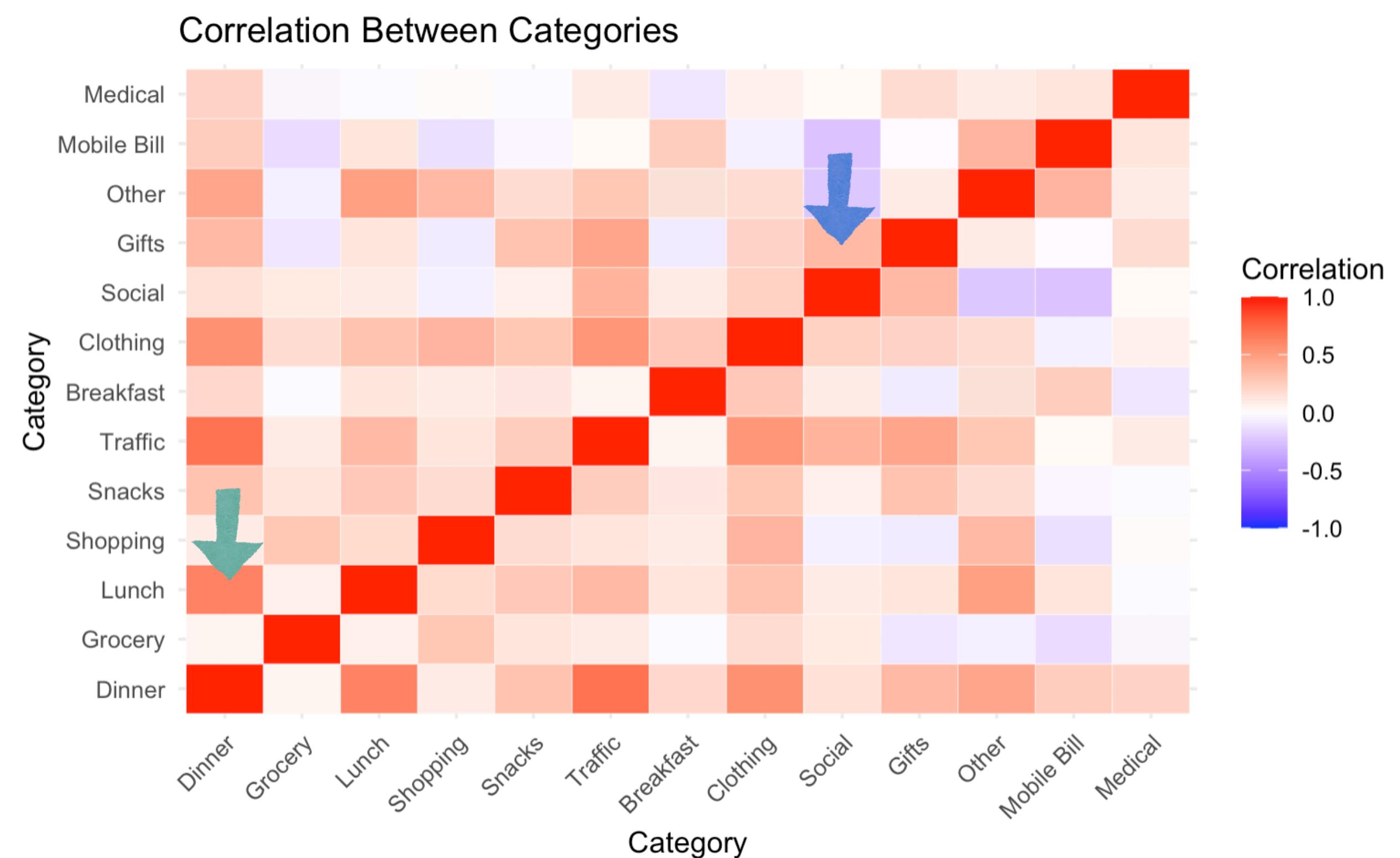
# Observation

- Dinner and Lunch are strongly correlated
  - Social and Gifts show moderate correlation, reflecting event-driver spending



# Insights

Correlated categories  
highlight shared spending  
contexts



# Key Insights and Patterns

1

Spending is cyclical, with peaks in specific months

2

Traffic and Dinner dominate routine expenses, while Social drives event-related spikes

3

Overspending often aligns with specific months (e.g., January, December)



## Insights for Optimization

- Focus on routine cost reduction (Traffic, Dinner)
- Budget proactively for high-spending months



# Challenges in Analysis



Challenge 1

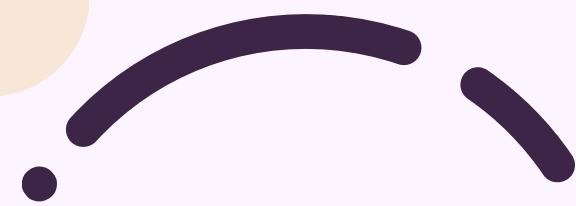
Missing  
Financial Data

Challenge 2

Seasonal and  
One-Off Expenses

Challenge 3

Categorization  
Inconsistencies



# Recommendations to ME!

## ROUTINE EXPENSES

- Reduce Traffic costs (e.g., rent a house near my workplace)
- Limit dining out (Dinner) by meal planning

## DISCRETIONARY SPENDING

- Set fixed budgets for Social and Gifts expenses
- Spread large purchases across months to avoid budget overshoots

## BUDGETING

Save during quieter months (e.g., June/July) to prepare for high-spending months

## DATA TRACKING

Improve recording consistency for transactions and refine category definitions



Thank You!