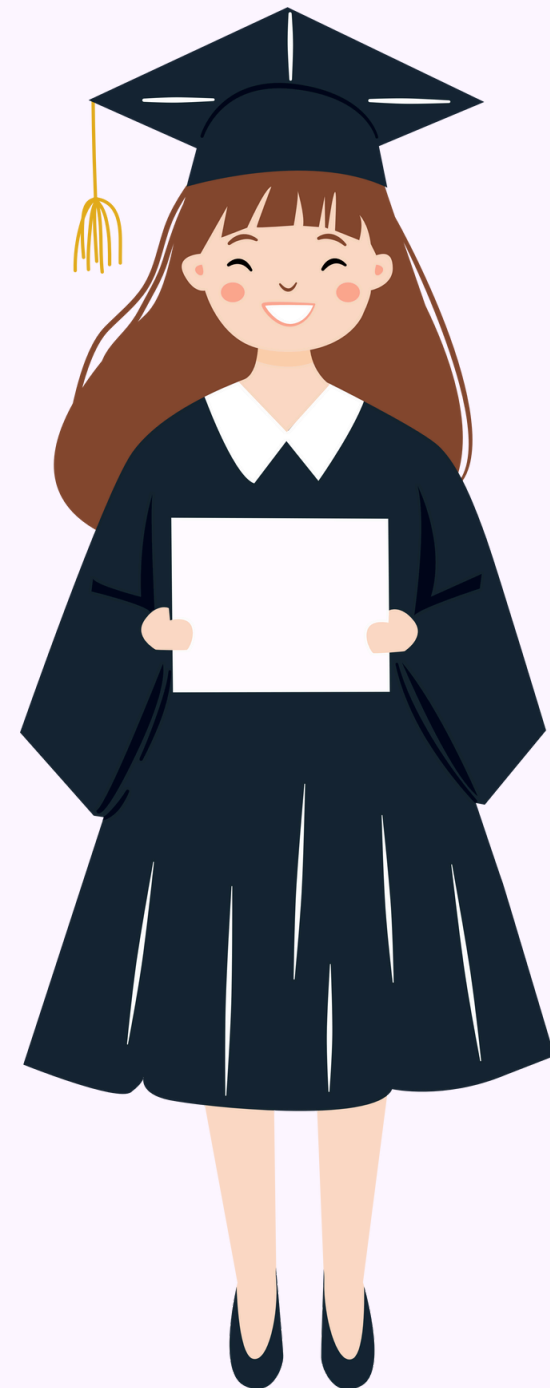


03/05/2025

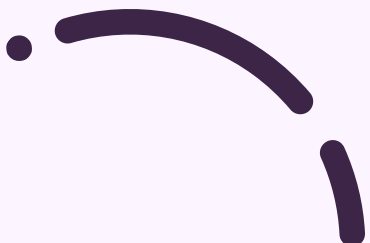
WHERE DOES MY MONEY GO?

Presenter: Yen Ssu Yu 3035729693





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



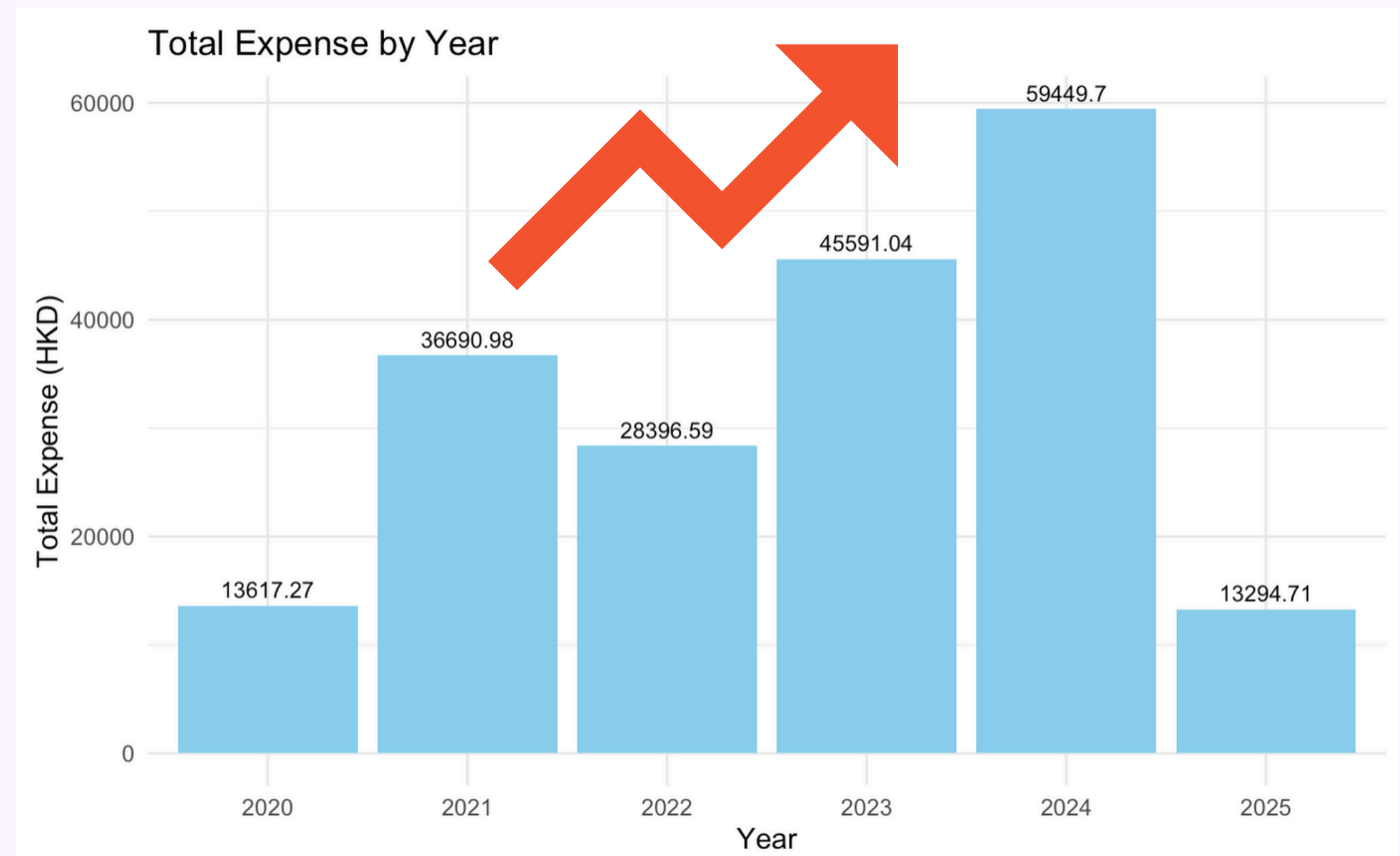
Time period

2020.09.06 - 2025.04.12

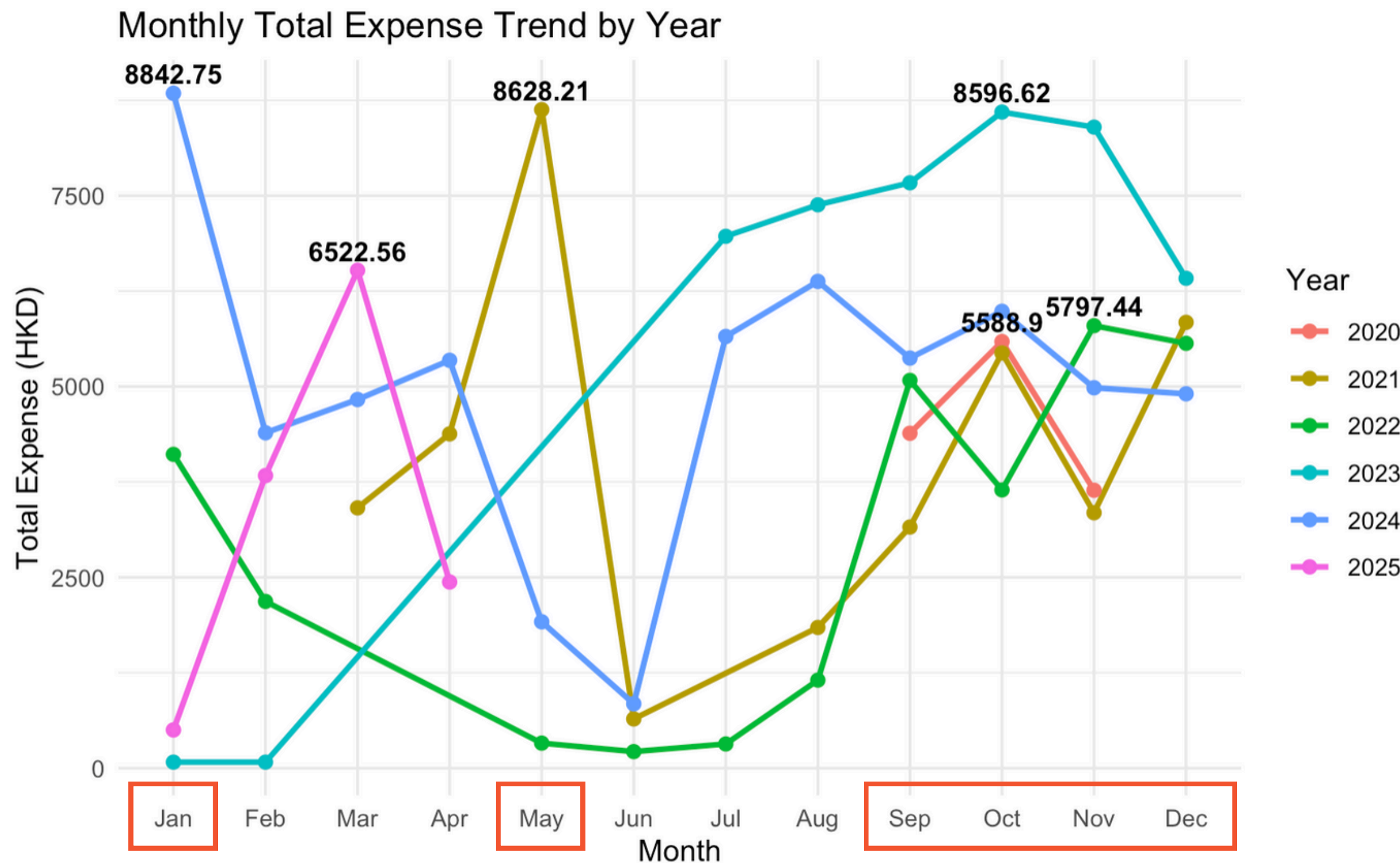


Observation

Spending steadily increased from 2021 to 2024



Spending Trends Over Time



Observation

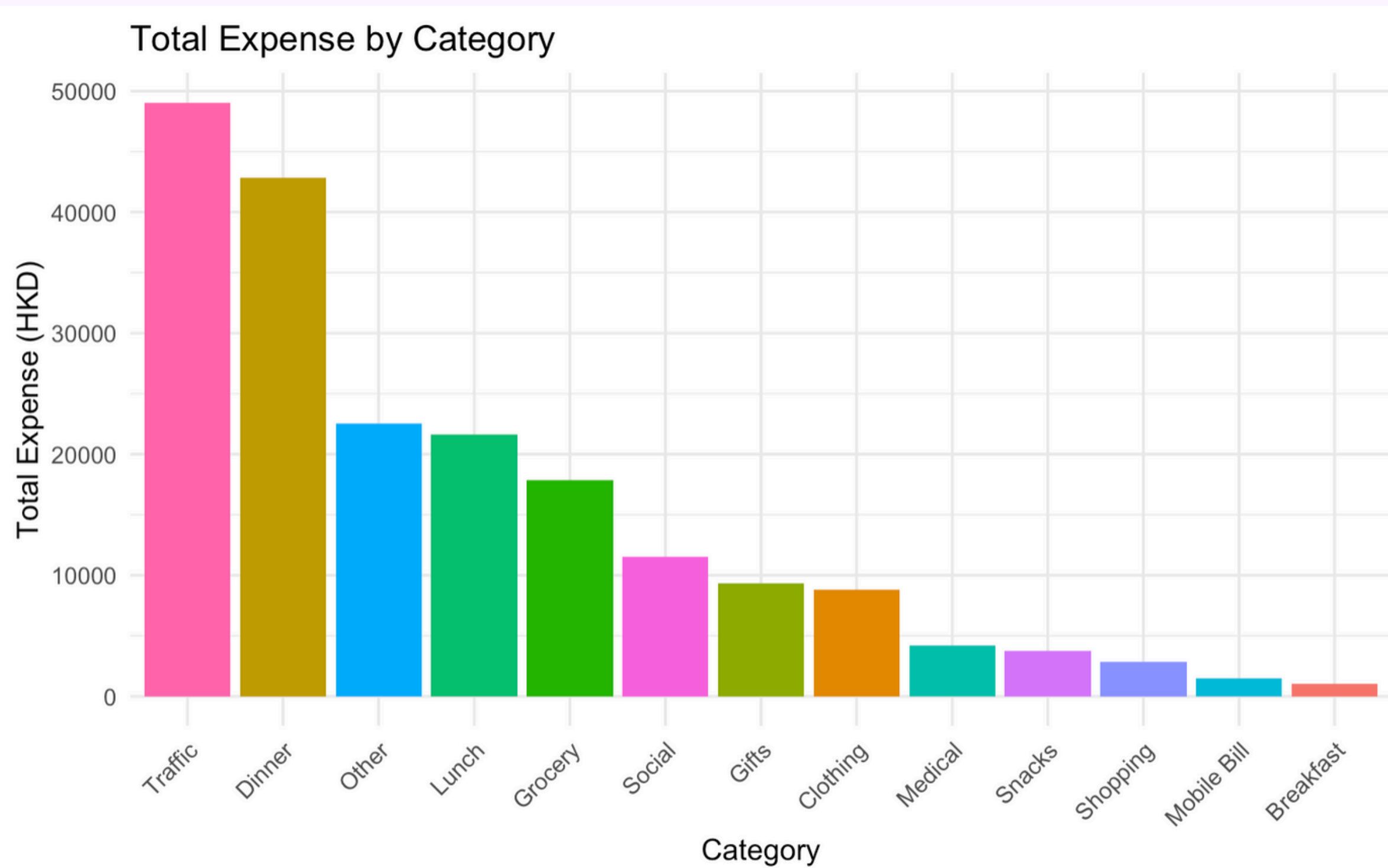
- Spending is cyclical
- Spending dips in mid-year months (June/July)



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

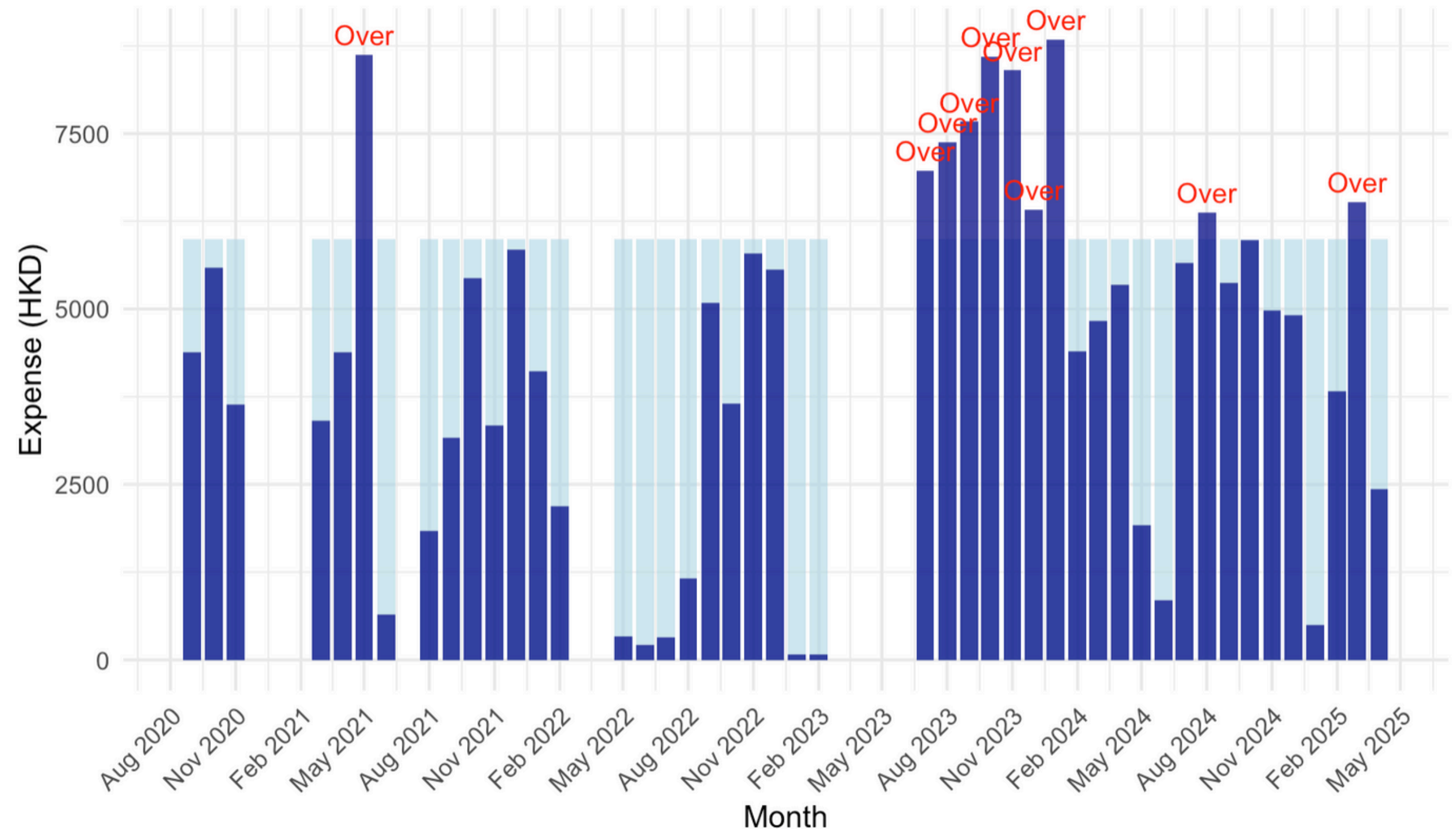
- Overspending occurred in late 2023 and 2024
- Effective cost control in early 2022 and 2025



Insights

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

Monthly Budget vs. Actual Spending



Correlation Between Categories



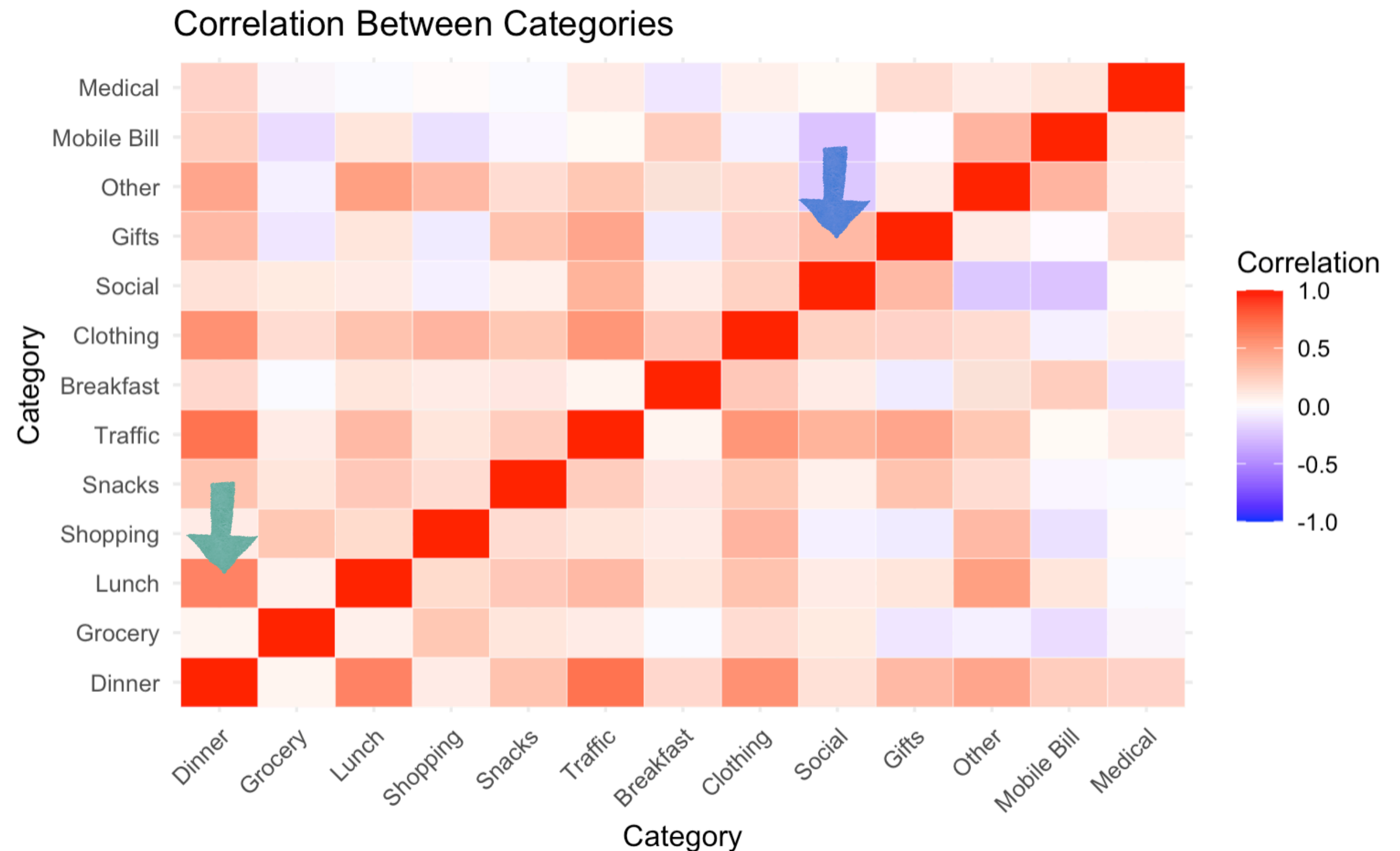
Observation

- Dinner and Lunch are strongly correlated
- Social and Gifts show moderate correlation, reflecting event-driven 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!

