

Financial Health Report

Monthly income: £1,144.20

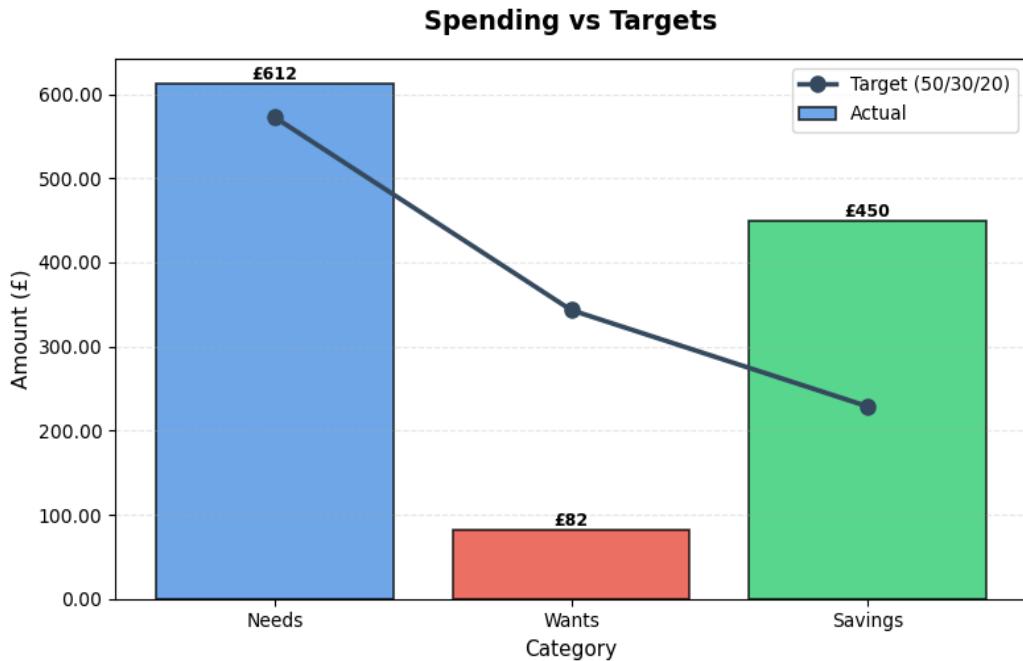
Health Score	99/100
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Category	Actual	Target
Needs	£611.70 (53.5%)	£572.10 (50.0%)
Wants	£82.50 (7.2%)	£343.26 (30.0%)
Savings	£450.00 (39.3%)	£228.84 (20.0%)

AI Guidance

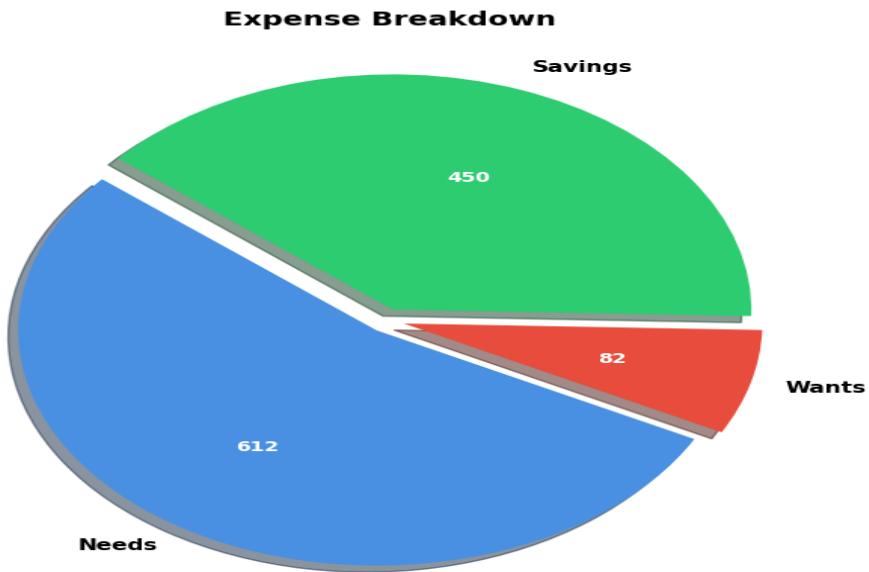
Great trajectory. Lock in a minimum 20% savings auto-transfer and keep wants under 30% to maintain an Excellent score. Needs 53.5%, Wants 7.2%, Savings 39.3%.

Spending vs Targets



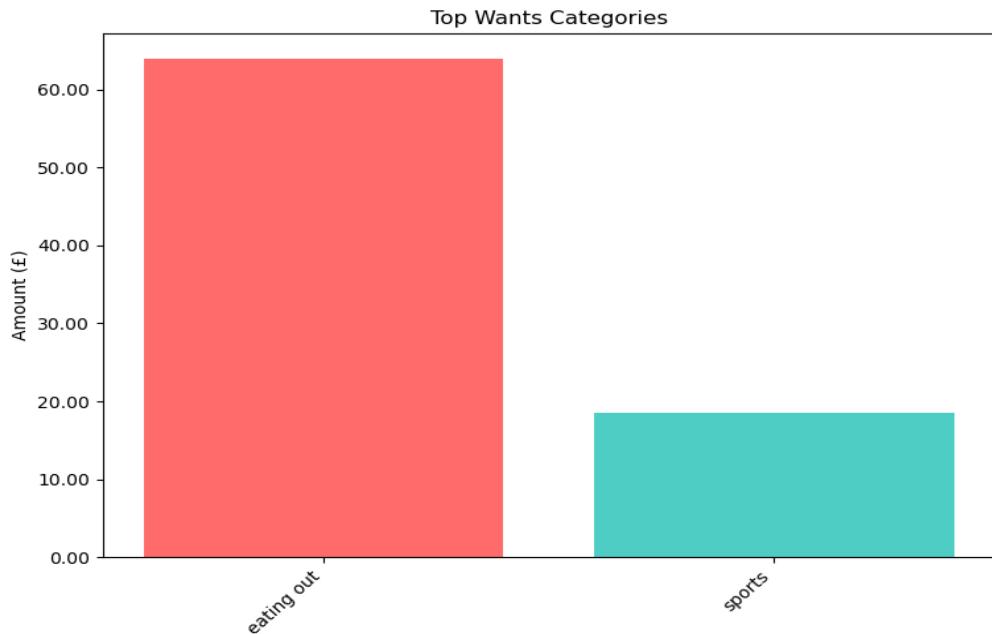
Actual mix: Needs 53.5%, Wants 7.2%, Savings 39.3%. Aim for 50/30/20.

Expense Breakdown



Your spending distribution: Needs 53.5%, Wants 7.2%, Savings 39.3%. The largest category is Needs at 53.5%.

Top Wants Categories



Biggest discretionary areas: eating out: 64.00£, sports: 18.50£.