

# Comprehensive Client Financial Report

**\*\*Client Name:\*\* Sarah Howard | \*\*Client ID:\*\* 8**

**\*\*Report Date:\*\* 2025-09-26**

**\*\*Final Assessment:\*\* N/A**

## LOAN & CREDIT PROFILE SUMMARY

<b>SSN:</b>	XXX-XX-8488	<b>Annual Income:</b>	\$128,717
<b>Address:</b>	USS King, FPO AP 95987	<b>Employment:</b>	Self-Employed
<b>Credit Score:</b>	651	<b>Loan Requested:</b>	\$32,795
<b>Collateral Value:</b>	\$98,769	<b>Monthly Alimony:</b>	N/A

**Client Sentiment Score: -0.38 (Slightly Negative - Minor follow-up recommended.)**

## RECENT TRANSACTION HISTORY

**\*\*Opening Balance:\*\* \$6,214.00 | \*\*Closing Balance:\*\* \$8,882.20**

Date	Description	Type	Amount	Balance
2025-03-28	Paycheck Deposit	CREDIT	\$198.30	\$6,412.30
2025-03-29	Dining - Whole Foods	DEBIT	\$446.46	\$5,965.84
2025-04-01	Gift from family	CREDIT	\$282.19	\$6,248.03
2025-04-03	Freelance Work	CREDIT	\$1,572.96	\$7,820.99
2025-04-04	Phone Bill - Comcast	DEBIT	\$413.14	\$7,407.85
2025-04-05	Rent Payment - Rent Payment	DEBIT	\$446.57	\$6,961.28
2025-04-07	Dining - Local Grocery	DEBIT	\$461.90	\$6,499.38
2025-04-08	Online Order - Target	DEBIT	\$205.70	\$6,293.68
2025-04-11	Paycheck Deposit	CREDIT	\$282.32	\$6,576.00
2025-04-14	Medical Supplies - Walgreens	DEBIT	\$423.04	\$6,152.96
2025-04-15	Gas Station - Chevron	DEBIT	\$461.24	\$5,691.72
2025-04-16	Health Products - Walgreens	DEBIT	\$346.49	\$5,345.23
2025-04-20	Paycheck Deposit	CREDIT	\$34.24	\$5,379.47
2025-04-21	Gift from family	CREDIT	\$319.91	\$5,699.38
2025-04-25	Gift from family	CREDIT	\$414.23	\$6,113.61
2025-04-27	Grocery - Whole Foods	DEBIT	\$355.87	\$5,757.74
2025-04-29	Gift from family	CREDIT	\$102.31	\$5,860.05
2025-05-01	Refund from Elliott, Oconnor and Ramirez	CREDIT	\$2,616.36	\$8,476.41
2025-05-03	Medical Supplies - CVS	DEBIT	\$300.06	\$8,176.35

2025-05-07	Public Transit - Public Transit	DEBIT	\$52.79	\$8,123.56
2025-05-08	Freelance Work	CREDIT	\$409.02	\$8,532.58
2025-05-10	Subscription Fee - Spotify	DEBIT	\$354.43	\$8,178.15
2025-05-14	Ride Share - Public Transit	DEBIT	\$449.28	\$7,728.87
2025-05-17	Subscription Fee - Apple App Store	DEBIT	\$21.40	\$7,707.47
2025-05-19	Interest Earned	CREDIT	\$465.92	\$8,173.39
2025-05-22	Interest Earned	CREDIT	\$412.58	\$8,585.97
2025-05-25	Bonus Payment	CREDIT	\$335.35	\$8,921.32
2025-05-29	Phone Bill - Rent Payment	DEBIT	\$97.27	\$8,824.05
2025-05-31	Prescription - Walgreens	DEBIT	\$37.83	\$8,786.22
2025-06-04	Movie Theater - Spotify	DEBIT	\$385.01	\$8,401.21
2025-06-08	Gift from family	CREDIT	\$108.93	\$8,510.14
2025-06-10	Store Payment - Best Buy	DEBIT	\$393.03	\$8,117.11
2025-06-13	Rent Payment - Comcast	DEBIT	\$323.07	\$7,794.04
2025-06-14	Freelance Work	CREDIT	\$231.06	\$8,025.10
2025-06-17	Movie Theater - Spotify	DEBIT	\$7.74	\$8,017.36
2025-06-21	Purchase - Best Buy	DEBIT	\$152.85	\$7,864.51
2025-06-22	Paycheck Deposit	CREDIT	\$164.28	\$8,028.79
2025-06-23	Internet Service - Utility Co.	DEBIT	\$450.06	\$7,578.73
2025-06-26	Refund from Roberts-Hall	CREDIT	\$491.68	\$8,070.41
2025-06-27	Refund from Mccoy Inc	CREDIT	\$75.52	\$8,145.93
2025-06-29	Interest Earned	CREDIT	\$273.59	\$8,419.52
2025-06-30	Interest Earned	CREDIT	\$342.49	\$8,762.01
2025-07-03	Refund from Donaldson-Gonzalez	CREDIT	\$120.19	\$8,882.20