

Personal Financial Overview – October 2025

Debts, Bills, Income, Food, and Budget Plan

Section 1 – Debts Overview (Sorted by Due Date)

Debt	Amount Due (Monthly)	Balance	APR / Interest	Due Date
UWM Mortgage	\$2,674.85	—	—	1st–16th window
Best Egg Loan	\$685.43	\$15,388.40	10.79% (~\$4.50 daily)	9th monthly
American Express	\$575.85	\$18,867.77	22.99%	18th monthly
Chase	\$312.00	\$9,059.40	27.74% / 28.99%	23rd monthly
Apple Card (MacBook Pro)	\$408.25	\$2,857.75	22.92%	31st monthly

Summary	Amount
TOTAL Balance (excluding mortgage)	\$46,173.32
TOTAL Monthly Payments (including mortgage)	\$4,656.38

Section 2 – Bills & Subscriptions (by Date)

Date	Bill / Subscription	Amount
1st	NEXT Insurance (Trainer Liability)	\$28.08
1st	ISSA (subscription)	\$16.65
1st	BCBS Health Insurance	\$45.41
1st	Meetup.org	\$47.96
3rd	Travelers (Home Insurance)	\$232.33
5th	Just Energy (Electricity)	\$200.35
5th	Shopify	\$1.07
8th	Spectrum Mobile	\$78.33
8th	T-Mobile Internet	\$70.00
11th	QEIL Pest Control	\$47.63
15th	ISSA (additional)	\$92.64
15th	Best Buy	\$30.00
17th	Apple Subscription (iCloud/Services)	\$21.64

17th	Apple Subscription (Other)	\$14.06
17th	Planet Fitness	\$21.65
22nd	Canva	\$15.00
22nd	Super Llama	\$23.79
22nd	Steperton	\$13.65
23rd	Heptabase	\$11.99
24th	ISSA (course payment)	\$83.33
Weekly	Man's T Clinic (~4x/mo)	\$58.52
TOTAL		\$1,025.75

Section 3 – Income (by Date)

Date	Source	Amount
4th	Room Rent (Tenant #1)	\$600.00
5th	Booz Allen Hamilton Payroll	\$1,928.03
8th	Room Rent (Tenant #2)	\$640.00
22nd	Booz Allen Hamilton Payroll	\$1,928.04
TOTAL		\$5,096.07

Section 4 – Food & Essentials Budget

Item	Est. Monthly Cost
Protein Shake	\$65.00
Chicken (2 packs)	\$70.00
Eggs & Milk	\$40.00
Daughter's Food (bread, muffins, cereal, etc.)	\$80.00
Produce (bananas, avocados, lemon juice)	\$50.00
Rice	\$40.00
Vitamin C	\$15.00
Creatine	\$25.00
Pre-workout	\$35.00
Water	\$40.00
TOTAL	\$460.00

Section 5 – Monthly Totals Snapshot

Category	Amount
Total Income	\$5,096.07
Debt Payments (loans, cards, mortgage)	\$4,656.38
Bills & Subscriptions	\$1,025.75
Food & Essentials	\$460.00
Total Money Spent	\$6,142.13
Result (Shortfall)	-\$1,046.06

Section 6 – Advisor’s Summary & Recommendations

Current Situation

- Income: \$5,096 per month
- Money Spent: \$6,142 per month
- Shortfall: -\$1,046 each month

Main Problems

- High-interest credit card debt (22%–28%)
- Monthly shortfall means debt keeps growing
- Subscriptions and extras add up quickly

Recommendations

- Pay highest interest debts first (Chase → Amex → Apple Card)
- Pay minimums only on Best Egg and mortgage for now
- Cut down optional subscriptions and extras
- Look into consolidation or balance transfer options
- Explore extra income sources to close the gap