

Financial Reports

AI-powered analysis of your household finances

Weekly Report

Monthly Report

Custom Report

Date Range

2026-01-27

to

2026-01-28

Filter by Member (Optional)

All Household

Generate Custom Report

Custom Analysis



▼ 40%

Total Spent

\$53,540



Total Income

\$155,400



Savings Rate

12%



Total Saved

\$18,000

Financial Spending Report: January 27 - January 28, 2026

Over the period of January 27-28, 2026, your household generated a robust total income of \$155400. You managed your finances effectively, spending \$53540 while achieving a respectable savings rate of 11.6% of your total income.

HIGHLIGHT

A significant positive achievement is that Savings was your top 'spending' category at \$18000, representing 33.6% of your total expenditures. This clearly demonstrates a strong commitment to your financial future.

KEY INSIGHT

While your current savings rate of 11.6% is a good start, there's a substantial opportunity to enhance it further. Given your high income, strategically reducing your total 'Wants' spending, which currently stands at \$13500, could significantly accelerate your wealth accumulation. For instance, if you were to reallocate even a portion of your discretionary spending, your overall financial position would strengthen considerably.

RECOMMENDATION

To boost your savings rate, consider setting a specific budget for 'Wants' categories like Shopping (\$11000) and Entertainment (\$2500). Aim to reduce these combined expenses by at least \$2000 in the next period, perhaps by prioritizing purchases or exploring free entertainment options.

Spending by Type



● Needs ● Savings ● Wants

Top Spending Categories



Total Household

SELECT VIEW

Total Household

John Smith

Jane Smith

■ Entertainment ■ Food ■ Healthcare ■ Savings ■ Shopping ■ Utilities

Period Comparison



Household Breakdown

J John Smith OWNER

Income: \$95,400

\$41,040

76.7% of total spent

Needs \$20,540

Wants \$2,500

Savings \$18,000

J Jane Smith EDITOR

Income: \$60,000

\$12,500

23.3% of total spent

Needs \$1,500

Wants \$11,000

Savings \$0