

Financial Reports

AI-powered analysis of your household finances

Weekly Report

Monthly Report



Total Spent

▼ 3%

\$44,773.5



Total Income

\$156,000



Savings Rate

4%



Total Saved

\$6,000

Financial Report: 2026-01-16 to 2026-01-23

For the period of January 16-23, 2026, your household achieved a significant total income of \$156,000. During this week, you spent \$44,773.50 across various categories, resulting in a savings rate of 3.8%.

HIGHLIGHT

Despite high overall spending, you proactively allocated \$6,000 towards your Sinking Funds, demonstrating a commendable commitment to building reserves for future planned expenses.

KEY INSIGHT

While your income this period was exceptionally high, the substantial increase in spending compared to the last period (up 89447.0%) significantly impacted your overall savings rate of 3.8%. This suggests a need to re-evaluate if this spending level is sustainable or an anomaly, especially given the considerable discretionary spending.

RECOMMENDATION

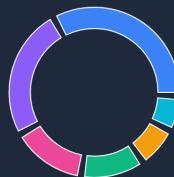
To improve your savings rate, focus on reducing discretionary spending. We recommend setting a target to decrease 'Shopping' expenses by at least \$2,000-\$3,000 next period, as this is your largest 'Want' category and offers immediate opportunity for savings.

Spending by Type



● Needs ● Savings ● Wants

Top Spending Categories



■ Childcare ■ Entertainment ■ Food ■ Shopping ■ Sinking Funds
■ Utilities

Period Comparison



Household Breakdown



John Smith OWNER
Income: \$96,000

\$32,273.5
72.1% of total spent

Needs \$23,120

Wants \$3,153.5

Savings \$6,000



Jane Smith EDITOR
Income: \$60,000

\$12,500
27.9% of total spent

Needs \$1,500

Wants \$11,000

Savings \$0

"Your household's strong income potential provides an excellent foundation for achieving ambitious financial goals. By implementing targeted adjustments to your spending, you can significantly enhance your saving trajectory."