Monthly Budget Report — Case3

Inputs: Salary = GHS 15,000.00, Allowances = GHS 2,500.00, Tax relief = GHS 500.00 Net Income (take home): GHS 13,032.75

Category	Amount (GHS)	% of Net Income
Housing	3,909.82	30.0%
Food	2,606.55	20.0%
Transport	1,303.28	10.0%
Utilities	1,303.28	10.0%
Healthcare	1,303.28	10.0%
Savings/Emergency	1,303.28	10.0%
Education/Skills	651.64	5.0%
Discretionary	651.62	5.0%
Total	13,032.75	100.0%

Notes: Rule-based allocation (fallback).