

# Your Spending Uncovered: Where Your Money is Really Going

## 1. The Bottom Line

This review breaks down your spending habits to find exactly which categories are driving your costs. The data clearly show that a large share.

Most of your expenses are concentrated in just a few specific areas. By focusing on these major "heavy hitters" rather than sweating the minor details, we can build a much stronger, data-driven strategy for your budget and financial planning.

## 2. The Big Picture: Variable Expenses

Your total variable spending amounted to \$64,847.33. Looking at the month-to-month flow, your average variable spending is \$2,819.45. Normally, you can expect this to fluctuate anywhere between \$0 and \$6,546.41 without raising any alarms.

However, if your total expenses jump or drop by more than \$4,578.57 from one month to the next, it is usually a sign of an unusual, special event that warrants a closer look.

Instead of dividing your budget evenly, 81% of spending is from 3 of your 7 categories.

- **Removal Funds:** \$22,306.42
- **Essential:** \$22,112.55
- **Leisure & Entertainment:** \$7,941.98

"Removal Funds" and "Essential" expenses alone eat up 68% of your total variable spending. Once we added "Leisure & Entertainment," we hit that 81% mark. The remaining categories (Optional, Extras & Unforeseen, Periodic Pay, and Business) make up only 19% of the total. Individually, these smaller categories have a relatively low financial impact.

### 3. Zooming In: Essential Expenses

Because "Essential" is such a massive driver of spending, we need to look more closely. On average, you spend \$961.42 per month here, with a typical range of \$45.90 to

\$1,876.93. Normal month-to-month changes typically shouldn't exceed \$1,124.71.

- **The June 2025 Spike:** We detected a major anomaly in June 2025. Spending hit \$1,967.90, breaking your normal upper limit. The month-to-month change was also excessive at \$1,239.48, signalling a specific, unexpected event driven by a special cause.

**Where is the "Essential" money going?** Three categories completely dominate your essential spending:

- **Supermarket:** \$14,705.22 (66% of the total)
- **Gas:** \$2,101.69
- **Car Maintenance:** \$1,895.18

Together, these three make up 83% of essential expenses.

### 4. The Ultimate Drain: Supermarket Spending

Supermarket runs are your single largest essential cost. You spend an average of \$639.27 per month on groceries, with a typical range of \$166.18 to \$1,112.37. Month-to-month shifts shouldn't exceed \$581.20.

- **May 2024 Spike:** Like the essential expenses spike, there was a specific anomaly in May 2024. Grocery costs surged to \$1,223.93, crossing the expected threshold. The change from the previous month was \$607.59, which is unusually high and needs investigation.

## 5. Action Plan & Next Steps

For meaningful financial improvement, focus on the biggest spending drivers rather than minor luxuries.

- **Focus on the Heavy Hitters:** Target your Supermarket (groceries and household essentials), Gas (fuel expenses), Car Maintenance (routine auto upkeep), and Leisure (discretionary entertainment and non-essential activities) spending. Even modest, small-percentage cutbacks here will give you massive results.
- **Optimize the Groceries:** Since supermarkets account for two-thirds of your essential budget, examine your buying patterns closely. Consider adjusting how often you shop, buying in bulk, picking different brands, or reducing waste.
- **Re-evaluate Your Buckets:** Because "Removal Funds" (large withdrawals and transfers) and "Essential" (recurring necessities) are so unusually large, you should reassess if they should really be classified as "variable."
- Consider breaking them down into smaller subcategories—such as groceries, transportation, and utilities—so you can see exactly what's hiding in there.
- **Track** smaller categories like clothing, parking, and pets. Monitor for unusual spikes, but don't prioritize cuts here.