

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 spending 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.