Assetra

YOUR FULL FINANCIAL PICTURE IN ONE APP

CONFIDENTIAL - DETAILED

2026 Annual Report

January – December

NET SAVINGS

$58,380

TOTAL INCOME
+$144,600

TOTAL EXPENSE
-$86,220

40% SAVED

AVG MONTHLY INCOME	AVG MONTHLY EXPENSE	MONTHS CLOSED
$12,050	$7,185	8 / 9

Target Plan vs Actual

	TARGET PLAN	ACTUAL	DEVIATION
Income	$144,600	**$144,600**	$0 0.0%
Expense	$82,776	**$86,220**	**+$3,444** +4.2%
Net Savings	**$61,824**	**$58,380**	**-$3,444** -5.6%

Target plan locked on 1/5/2026.

Expense Categories

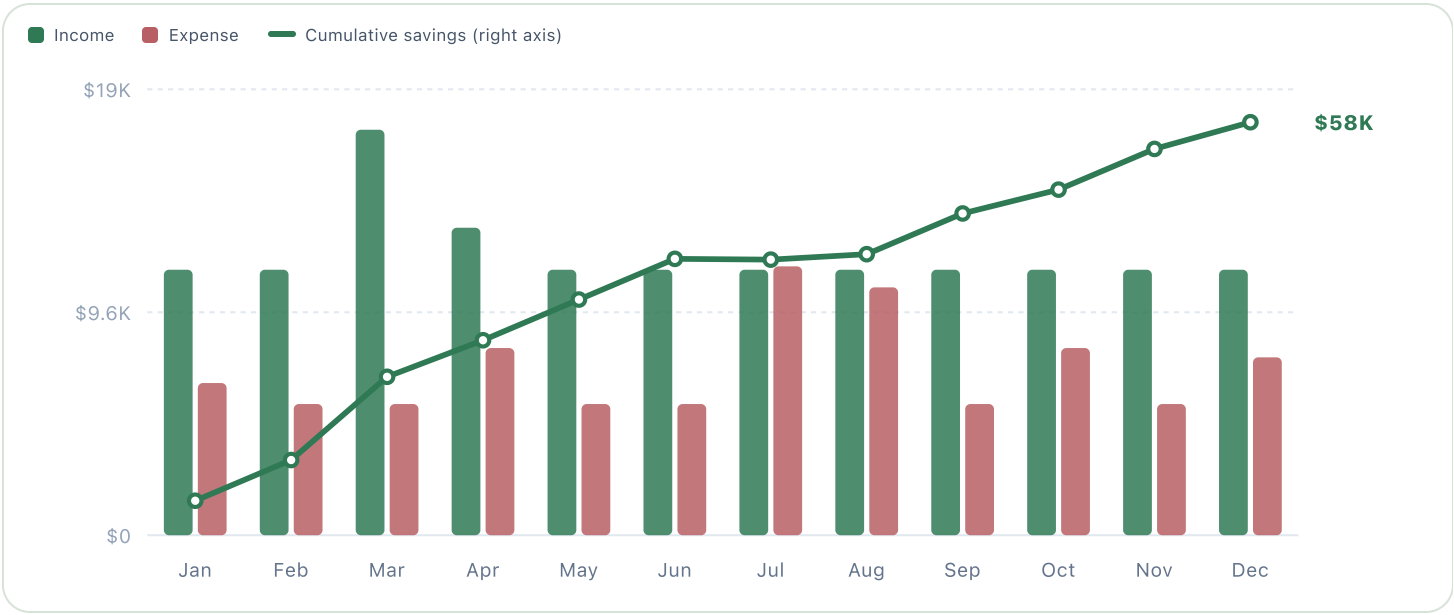
Housing	22%	$19,200 $1,600 / mo
Banking & Credit	19%	$16,800 $1,400 / mo
Lifestyle	15%	$12,660 $1,055 / mo
Lifestyle & Food	13%	$10,800 $900 / mo
Savings	8%	$7,200 $600 / mo
Insurance	7%	$5,640 $470 / mo
Transportation	6%	$5,400 $450 / mo
Taxes	6%	$4,800 $400 / mo
Utilities	4%	$3,720 $310 / mo

Income Sources

Salary	68%	$98,400 $8,200 / mo
Real Estate	18%	$25,800 $2,150 / mo
Side Hustle	9%	$13,200 $1,100 / mo
Investments	4%	$5,400 $450 / mo

Other	1%	$1,800	$150 / mo

12-Month Income, Expense and Savings



12-Month Summary

MONTH	INCOME	EXPENSE	NET	CUMULATIVE	PLAN NET	DEVIATION
January ✓	$11,400	$6,535	$4,865	$4,865	$5,126	-$261
February ✓	$11,400	$5,635	$5,765	$10,630	$5,990	-$225
March ✓	$17,400	$5,635	$11,765	$22,395	$11,990	-$225
April ✓	$13,200	$8,035	$5,165	$27,560	$5,486	-$321
May ✓	$11,400	$5,635	$5,765	$33,325	$5,990	-$225
June ✓	$11,400	$5,635	$5,765	$39,090	$5,990	-$225
July ✓	$11,400	$11,535	-$135	$38,955	$326	-$461
August ✓	$11,400	$10,635	$765	$39,720	$1,190	-$425
September	$11,400	$5,635	$5,765	$45,485	$5,990	-$225
October	$11,400	$8,035	$3,365	$48,850	$3,686	-$321
November	$11,400	$5,635	$5,765	$54,615	$5,990	-$225
December	$11,400	$7,635	$3,765	$58,380	$4,070	-$305
Total	$144,600	$86,220	$58,380		$61,824	-$3,444

✓ Months closed at month end

Highlights

HIGHEST SPENDING MONTH
July
$11,535

BEST MONTH
March
Net $11,765

WEAKEST MONTH
July
Net -$135

Top 5 Expenses

1	Mortgage / Housing Loan Housing	22%	$19,200

2	Groceries & Household Lifestyle & Food	13%	$10,800
3	Credit Card 1 Banking & Credit	12%	$10,200
4	Summer Vacation Lifestyle	12%	$10,000
5	Emergency & Savings Fund Savings	8%	$7,200

Payment Status

Items from January to September.

EXPENSES PAID

$64,365 99%

94 paid · 1 pending: $550

INCOME RECEIVED

$109,000 99%

54 received · 2 pending: $1,400

Month-end close: 8/9 months (Jan, Feb, Mar, Apr, May, Jun, Jul, Aug).

Net Worth

START
$200,000
Month end Dec 2025

END
$244,000
Month end Aug 2026

CHANGE
+$44,000
+22.0%

Starting net worth	$200,000
+ Savings from the budget	+$39,720
+ Value change (market, FX, returns)	**+$4,280** +1.9%
= Ending net worth	**$244,000**

Savings After Inflation

ANNUAL INFLATION
3%
Rate you entered

NOMINAL SAVINGS
$58,380
Net savings of the year

REAL SAVINGS
$57,634
In start-of-year prices

⚠️ Net worth is behind inflation: keeping purchasing power needed $244,188; net worth is $244,000 (-$188).

Items and Notes

INCOME ITEM	MONTHS	MONTHLY	RECEIVED	ANNUAL
Dividends & Investments Investments · Stock portfolio & interest	Monthly	$450	8/9	**+$5,400**
Tax Refund Other · Federal and state tax refund	Apr	$1,800	1/1	**+$1,800**
Rental Income 1 Real Estate · Property 1 rental revenue	Monthly	$1,200	9/9	**+$14,400**
Rental Income 2 Real Estate · Property 2 rental revenue	Monthly	$950	8/9	**+$11,400**
Primary Salary Salary · Main employment salary	Monthly	$4,200	9/9	**+$50,400**
Secondary Salary / Partner Salary · Partner or secondary income	Monthly	$3,500	9/9	**+$42,000**
Annual Bonus Salary · Yearly performance bonus	Mar	$6,000	1/1	**+$6,000**
Freelance & Consulting Side Hustle · Client contract work	Monthly	$1,100	9/9	**+$13,200**
Subtotal (8 items)				**+$144,600**

EXPENSE ITEM	MONTHS	MONTHLY	PAID	ANNUAL
Credit Card 1 Banking & Credit · Monthly statement balance	Monthly	$850	9/9	**-$10,200**
Credit Card 2 Banking & Credit · Secondary credit card bill	Monthly	$550	8/9	**-$6,600**
Mortgage / Housing Loan Housing · Fixed monthly mortgage payment	Monthly	$1,600	9/9	**-$19,200**
Health & Life Insurance Insurance · Private health & term life policy	Monthly	$320	9/9	**-$3,840**
Car Insurance Insurance · Six-month auto policy renewal	Jan, Jul	$900	2/2	**-$1,800**
Summer Vacation Lifestyle · Summer travel budget	Jul, Aug	$5,000	2/2	**-$10,000**
Holiday Gifts Lifestyle · Year-end holidays and gifts	Dec	$2,000	–	**-$2,000**
Streaming & Subscriptions Lifestyle · Netflix, Spotify, Cloud storage	Monthly	$55	9/9	**-$660**
Groceries & Household Lifestyle & Food · Monthly supermarket allowance	Monthly	$900	9/9	**-$10,800**
Emergency & Savings Fund Savings · Automated monthly savings transfer	Monthly	$600	9/9	**-$7,200**
Property Tax Taxes · Semi-annual property tax installments	Apr, Oct	$2,400	1/1	**-$4,800**
Car Loan / Auto Lease Transportation · Vehicle financing installment	Monthly	$450	9/9	**-$5,400**
Electricity & Utilities Utilities · Electricity, water, heating	Monthly	$180	9/9	**-$2,160**
Mobile & High-Speed Internet Utilities · Cellular phone plans and home fiber internet	Monthly	$130	9/9	**-$1,560**
Subtotal (14 items)				**-$86,220**

"Received" and "Paid" count the marks in the months that have started.