Assetra

YOUR FULL FINANCIAL PICTURE IN ONE APP

# 2026 Annual Report

January – December

PRIVATE SUMMARY

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<br>0.0% |
| **Expense** | $82,776 | **$86,220** | **+$3,444**<br>+4.2% |
| **Net Savings** | **$61,824** | **$58,380** | **-$3,444**<br>-5.6% |

Target plan locked on 1/5/2026.

## Expense Categories

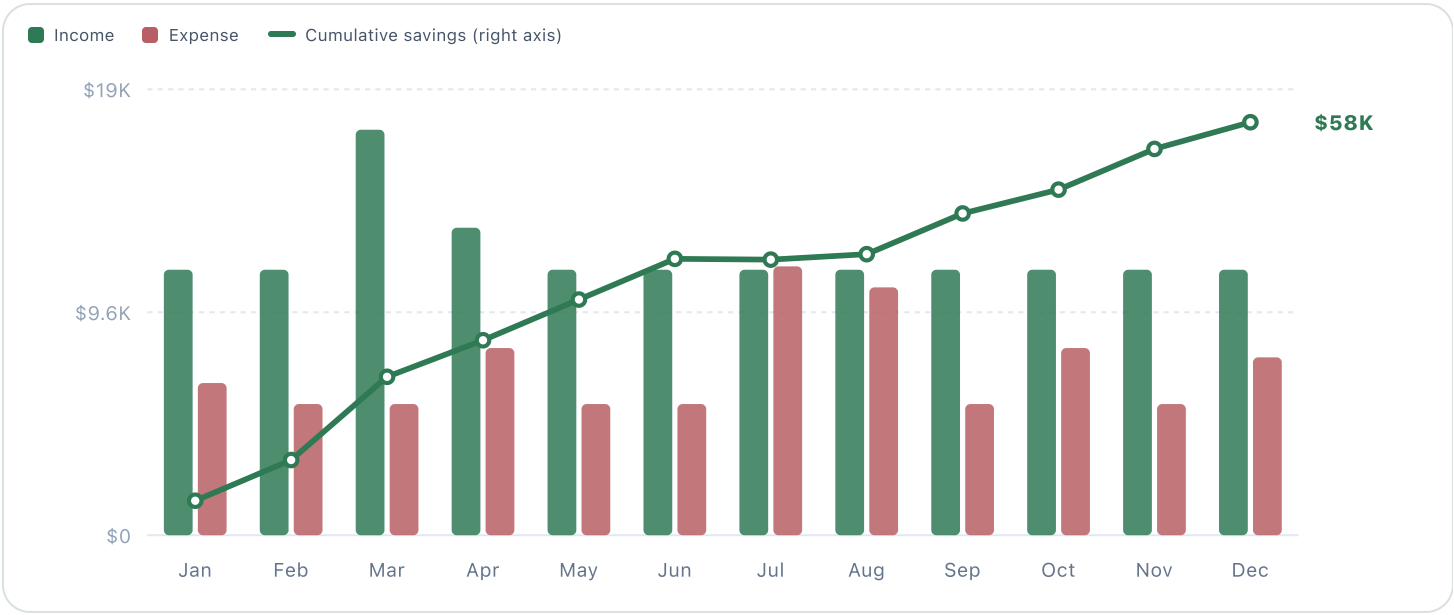
| | | |
|---|---|---|
| Housing | 22% | $19,200<br>$1,600 / mo |
| Banking & Credit | 19% | $16,800<br>$1,400 / mo |
| Lifestyle | 15% | $12,660<br>$1,055 / mo |
| Lifestyle & Food | 13% | $10,800<br>$900 / mo |
| Savings | 8% | $7,200<br>$600 / mo |
| Insurance | 7% | $5,640<br>$470 / mo |
| Transportation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

## Income Sources

| | | |
|---|---|---|
| Salary | 68% | $98,400<br>$8,200 / mo |
| Real Estate | 18% | $25,800<br>$2,150 / mo |
| Side Hustle | 9% | $13,200<br>$1,100 / mo |
| Investments | 4% | $5,400<br>$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<br>Housing | 22% | $19,200 |

| | | | |
|---|---|---|---|
| 2 | Groceries & Household<br>Lifestyle & Food | 13% | $10,800 |
| 3 | Credit Card 1<br>Banking & Credit | 12% | $10,200 |
| 4 | Summer Vacation<br>Lifestyle | 12% | $10,000 |
| 5 | Emergency & Savings Fund<br>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**<br>+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).