Total Household Expenses

Monthly Spending Review — Year to Date, July 31

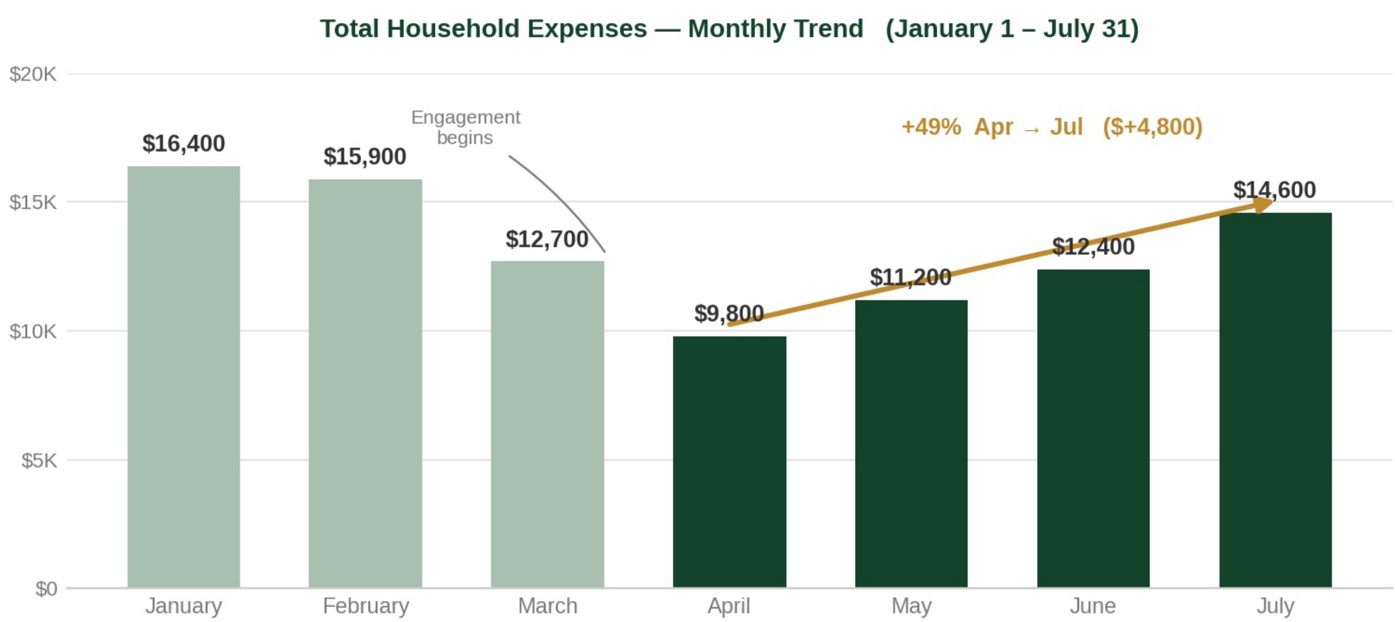
A sample family · Illustrative report

Prepared by Altum Wealth Advisory · Sample document · For discussion

Illustrative sample. Every figure, category and comment in this document is invented for demonstration. It shows the shape of the monthly review an Altum client receives — the trend, the category detail, and the wins and watch-items — using a fictional household. It is not a real client and does not describe any real family's finances.

$9,800	$12,000/mo	$14,600	+49%
April baseline · engagement start	Post-engagement average · 4 months	July · latest month	Apr → Jul · +$4,800

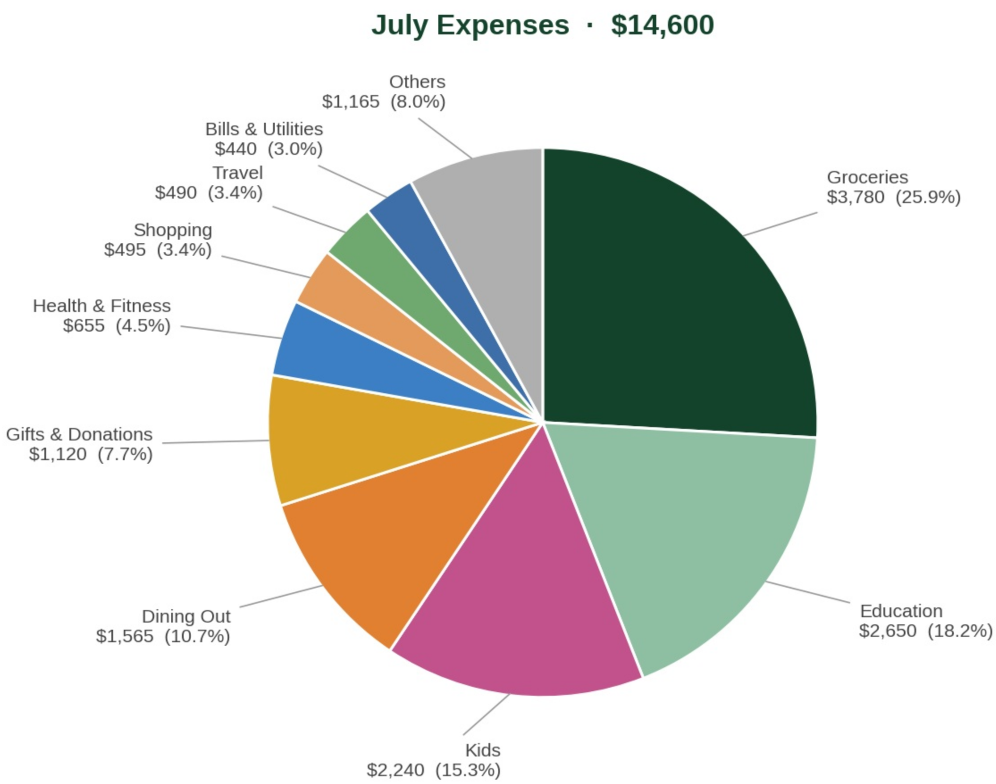
The Big Picture — Total Expenses by Month

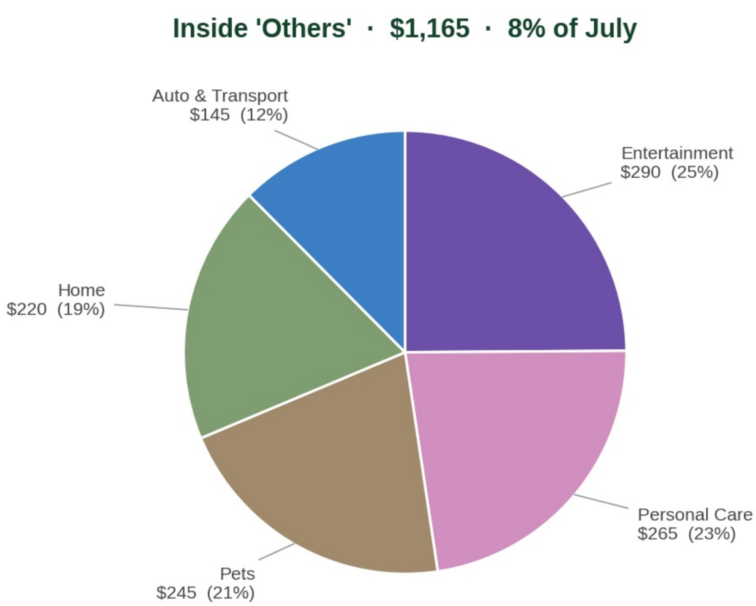


Since April — the baseline for this engagement — total household expenses have moved higher, not lower. April's $9,800 rose through May and June and reached $14,600 in July, the highest month since February. Almost all of July's $2,200 increase came from outside the categories being actively managed: Kids rose $1,290, Gifts & Donations $640, Travel added $405 and utilities $230. Groceries (−$710) and dining out (−$305) both moved the right way. Much of July's increase looks seasonal — back-to-school clothing, a summer trip, a utilities true-up — but a second tuition payment of $2,650 landed as well, identical to June's.

Where July's Expenses Went

The top chart shows the largest July categories (3% of the month or more). The lower chart expands the **Others** slice — the five smaller categories totalling $1,165 — with percentages of the Others sub-total rather than of the July total.





Where July's Expenses Went — Detail

Category	July amount	% of July	Comment
Groceries	$3,780	25.9%	Down $710 — biggest single lever in the budget
Education	$2,650	18.2%	Second tuition payment — same amount as June
Kids	$2,240	15.3%	Clothing $1,340 — back-to-school
Dining Out	$1,565	10.7%	Down $305 from June
Gifts & Donations	$1,120	7.7%	Highest since March — $790 unlabelled
Health & Fitness	$655	4.5%	Doctor visits $510
Shopping	$495	3.4%	Third month below the April level
Travel	$490	3.4%	Hotel $360 + fuel $130 — first trip this year
Bills & Utilities	$440	3.0%	Utilities $355 against a $125 baseline
Others (sub-total)	**$1,165**	**8.0%**	**Categories below 3% — broken out in the sub-chart**
Entertainment	$290	2.0%	Subscription-heavy — audit still outstanding
Personal Care	$265	1.8%	Hair $165, laundry $60, other $40
Pets	$245	1.7%	Pet food & supplies
Home	$220	1.5%	Home services baseline
Auto & Transport	$145	1.0%	Insurance $45 + fuel $100
Total	**$14,600**	**100.0%**	

Wins — genuine positives

Groceries and dining out both fell. Groceries $4,490 → $3,780 (−$710) and dining out $1,870 → $1,565 (−$305). Food is the biggest single lever in the budget and it moved the right way this month.

Shopping is still well below where it started. $495 in July — a third consecutive month below the April level, and roughly 40% of what it was running at earlier in the year.

Uncategorised spending remains at zero. Three months running at $0, after $95 in April. Items are reaching their proper headings, which is what makes these comparisons trustworthy.

Entertainment eased. $385 in June → $290 in July. The subscription audit is still worth an afternoon — it frees money every month thereafter.

Watch — worth understanding

July is the highest spending month since February. $14,600 against an April baseline of $9,800. Much of it is seasonal, but the four-month average is now $12,000 — the running rate has stepped up rather than settled.

Tuition looks recurring, not a one-off. $2,650 posted in June and exactly the same amount again in July — $5,300 across two months. Confirming how many instalments remain would make a real difference to planning the rest of the year.

Gifts & Donations reached $1,120. $790 of that sits in an unlabelled line. The same bucket carried an item earlier this year that turned out to be tuition, so a quick look is worthwhile.

Some earlier months have been restated. The latest export revises January, February and April downward. Everything here uses the current export, so comparisons are like-for-like, but the baseline is lower than previously reported.