

Your Financial Pattern Report

478 transactions

EXPENSES

€16,424

INCOME

€16,516

BALANCE

+€92



€622

spent on digital subscriptions this year

An AI assistant, an image generator, a cloud storage plan, a messaging app, and a design tool — all charged monthly. None over €22/month, but they compound to €622/year.

WHAT WE FOUND



6 recurring subscriptions totaling €622/year

AI assistant (~€21/mo), image generator (~€13/mo), design tool (~€9/mo), cloud storage (~€22/mo), mobile top-up (~€10/mo), and messaging premium (~€6/mo). Each feels small individually.



Groceries consumed €3,840 — 23% of all spending

Five different grocery stores. The most-visited local market alone accounts for over €1,100.



September was the heaviest month at €2,290 spent

That's 67% above the monthly average. A €352 insurance payment and €200 dental visit drove the spike alongside normal spending.



€580 spent on food delivery apps this year

Two delivery platforms and a fast-food chain combined. Orders cluster around weekends and appear in 8 out of 12 months.



Balance dropped below €10 on 6 separate occasions

End-of-month cash crunches in January, February, March, April, July, and October. Each time rescued by an incoming transfer within 1-3 days.



€744 went to fuel stations

Fuel spending roughly doubled from summer onward — €50-95 per fill-up in the second half vs €10-46 earlier.



€548 on clothing across 4 fashion retailers

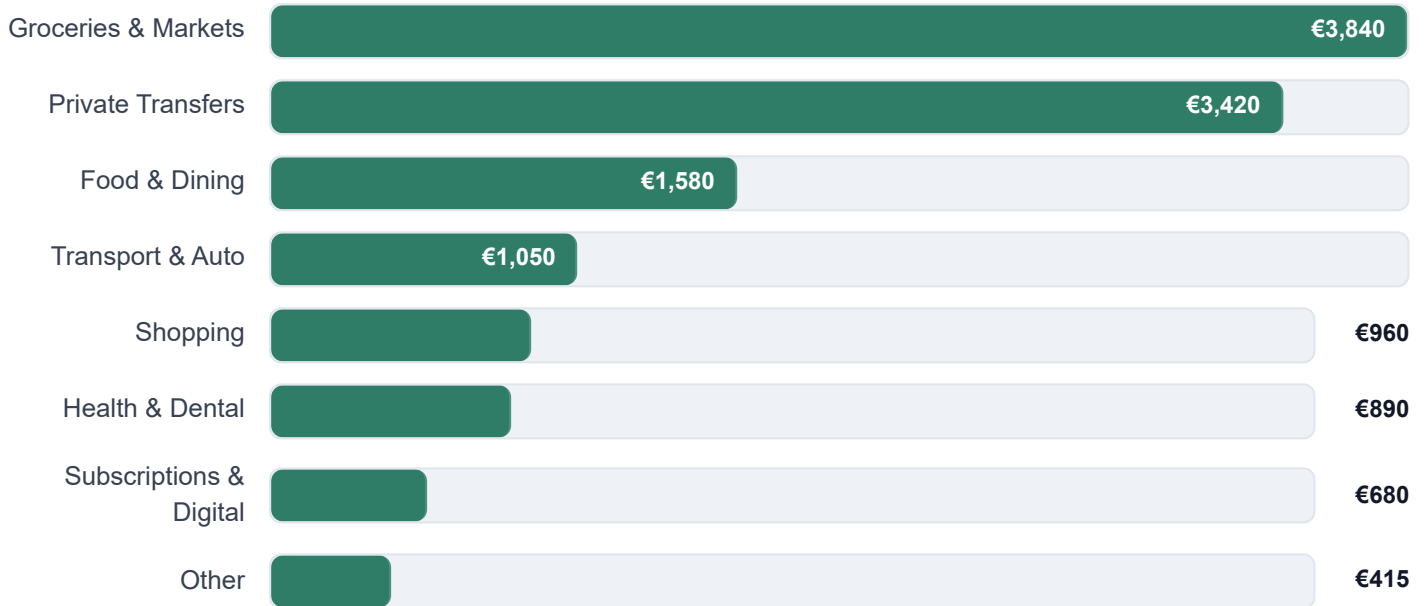
Purchases cluster in seasonal bursts: September back-to-school, November, and December.



Net positive for the year: +€92 surplus

Despite tight months, income covered all expenses. The account ended at €199 — slightly above where it started at €108.

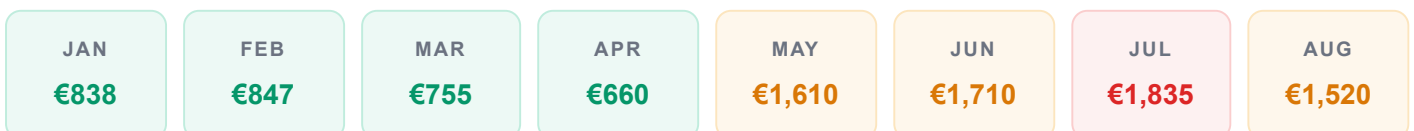
WHERE YOUR MONEY GOES



RECURRING CHARGES

Total annual cost	€622/year
AI Assistant Pro	€21.00/mo €252/yr
Image Generator	€12.80/mo €154/yr
Mobile Top-up	€10.00/mo €120/yr
Cloud Storage	€21.99/mo €44/yr
Design Tool	€9.20/mo €47/yr
Messaging Premium	€5.64/mo €6/yr

MONTH BY MONTH



SEP €2,290	OCT €645	NOV €1,380	DEC €1,010
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WHAT YOUR NUMBERS SAY

- You ended the year with €92 more than you started — thin, but positive.
- Your balance hit single digits 6 times, always recovered by transfers within days.
- September alone accounted for 14% of your annual spending.
- Groceries are your largest category at €3,840 — spread across multiple stores.
- Digital subscriptions run quietly at €622/year across 6 services.
- Fuel costs escalated noticeably in the second half of the year.

This is a sample report based on anonymized data. It does not make assumptions about what you should do — that decision stays with you.