FICTIONAL HOUSEHOLD / MONTHLY EXECUTIVE BRIEF

Monthly savings brief

You added $4,800 to your goals, $400 below plan. Take-home pay was $800 lower than planned; spending $400 less than planned offset half the gap.

ADDED TO GOALS
$4,800
$5,200 planned

BELOW SAVINGS PLAN
$400
This month

SAVED TOWARD GOALS
$61,800
Month-end balance

Long-term goal progress

October contributions and ending balances. Percentages rounded.

GOAL	START	ADDED	END / TARGET	FUNDED
Emergency reserve $2,800 to go	$12,000	$1,200 -$300 vs plan	$13,200 of $16,000	**83%**
Home down payment $80,200 to go	$37,000	$2,800 -$200 vs plan	$39,800 of $120,000	**33%**
Family leave fund $15,200 to go	$8,000	$800 +$100 vs plan	$8,800 of $24,000	**37%**

What moved the numbers

New savings equals take-home income less household outflows.

OCTOBER CASH FLOW	PLAN	ACTUAL	ACTUAL LESS PLAN
Take-home income	$19,800	$19,000	-$800
Household outflows	$14,600	$14,200	-$400
New savings	**$5,200**	**$4,800**	**-$400**

Three decisions for November

01 Plan on base pay
Build next month at $19,000 take-home. Decide where any extra shift pay goes only after it arrives.

02 Protect the reserve
Keep the $1,500 reserve contribution on the plan. Try a $100 weekly delivery cap for four weeks and review the tradeoff next month.

03 Confirm the home deadline
The month ended $200 below the planned home contribution. Decide whether to keep the date or adjust the goal before increasing the target.

Fictional example, not a client result or prediction. You choose the goals and move your own money.