Family Overview

The Rivera Household



Illustrative Example

Fictional household and sample data for demonstration purposes only.

NET WORTH TRACKER

+18.6% vs. last year

TOTAL NET WORTH

$842,750

TOTAL ASSETS
$1,106,200

TOTAL LIABILITIES
$263,450

QUICK STATS

Household	The Rivera Family
Members	Alex, Jamie & Riley
Report Period	Jan 2025
Last Updated	Jan 31, 2025

ASSETS $1,106,200

Home Equity	Primary residence	$620,000
Investment Accounts	Brokerage, retirement (IRA)	$238,500
Savings & Cash	High-yield & money market	$92,400
Vehicles	2 vehicles (est. value)	$48,300
Other Assets	(e.g., collectibles, equipment)	$107,000

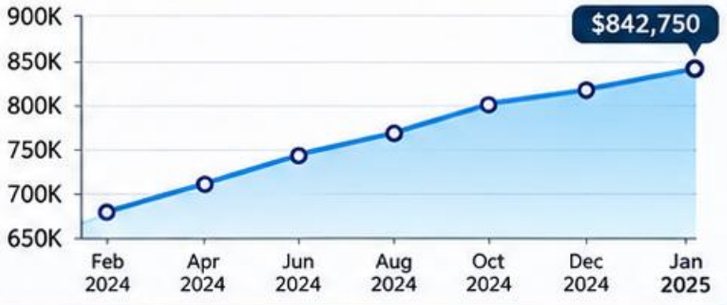
ASSET ALLOCATION



Home Equity	56.1%
Investments	21.6%
Cash & Savings	8.4%
Vehicles	4.4%
Other Assets	9.7%

NET WORTH TREND

+18.6% YoY



Assets ↑ +16.2%
$1,106,200



Liabilities ↑ +8.7%
$263,450



Net Worth ↑ +18.6%
$842,750



LIABILITIES $263,450

Mortgage	Home loan (remaining)	$220,000
Auto Loans	2 vehicles	$28,400
Credit Cards	Total balance (across 3 cards)	$8,250
Student Loan	Remaining balance	$6,800

BANK BALANCES

Summit Bank	Primary Checking	$14,560
Lakeside Credit Union	Family Savings	$57,800
Pinecrest Bank	Emergency Fund	$20,000
Total Bank Balances		**$92,360**

INSURANCE

Health Insurance	Family plan	Active
Auto Insurance	2 vehicles	Active
Home Insurance	Primary residence	Active
Life Insurance	$500,000 term (each)	Active

GOALS

Family Vacation — 70%
$8,400 / $12,000

Riley's College Fund — 62%
$62,000 / $100,000

Next Home Upgrade — 53%
$42,000 / $80,000

Fin | Your Household Money Hub

✓ See the big picture ✓ Track your money ✓ Stay organized ✓ Reach your goals

Money Flow

A clear, friendly view of how the Carter family earns, spends, saves, and moves money — all in one place.

Fin helps you organize and understand your money — **not to provide investment advice.**



Income Sources

Monthly Total **$8,900**

Alex's Salary (Design Lead)	$5,600	63%
Jordan's Salary (Teacher)	$2,600	29%
Freelance Work	$400	4%
Other (Rewards, Interest)	$300	3%

Household Spending

Total **$5,670**



Housing (Rent)	$2,100	37%
Food & Groceries	$860	15%
Transportation	$640	11%
Utilities & Bills	$420	7%
Health & Wellness	$310	5%
Lifestyle & Fun	$740	13%
Other	$600	11%

Money at a Glance (Monthly)

$8,900		$5,670	=	$3,230
Inflow (Income)		Outflow (Spending)		Left to Save, Pay Down, or Plan

The Carter Household
Alex, Jordan, Riley & Taylor

Account Usage

Total Balance **$29,450**

Pioneer Bank — Everyday Checking	$3,980	14%
Lakeside Credit Union — Savings (Goals)	$12,500	42%
Summit Bank — Bills & Expenses	$4,130	14%
Riverwalk Bank — Emergency Fund	$8,840	30%

Money Movement (This Month)

See how money flows through your household — from income to spending, savings, and accounts.

Income $8,900

Spending $5,670

Housing	$2,100
Food & Groceries	$860
Transportation	$640
Other Spending	$2,070

Savings $2,300

Vacation Fund	$800
Home Down Payment	$1,000
Kids' Education	$500

Account Transfers $930

To Emergency Fund	$600
To Bills & Expenses	$330

Savings Flow

Building a more secure and flexible future.

$2,300
Saved This Month

26% of Income

Goals & Progress

Vacation Fund	$2,400 / $4,000	60%
Home Down Payment	$18,000 / $50,000	36%
Kids' Education	$5,500 / $10,000	55%

Fin brings it all together so the Carter family can feel **organized, confident,** and **in control** of their money.

Illustrative Example



Monthly Tracking

The **Parker Household** • Financial Dashboard

Illustrative Example

Fictional data for demonstration purposes only.

Period: Mar 1 – Mar 31, 2025 | **Household:** Parker Family | Plan: Family Financial Plan

TRACK SPENDING

Compare income, spending, and savings for the month.

Total Income	Total Spending	Total Savings
$9,200.00	$6,580.40	$2,619.60



DISTRIBUTION

Where this month's income went.



Living & Essentials	41.3%
Financial Goals	28.5%
Lifestyle	14.9%
Transportation	8.7%
Health & Wellness	4.8%
Other	1.8%

CATEGORY BREAKDOWN

Detailed spending by category (this month).

Category	Amount	% of Spending
Housing (Rent/Mortgage)	$1,950.00	29.6%
Groceries & Household	$820.75	12.5%
Transportation (Fuel, Transit)	$568.40	8.6%
Dining & Food Out	$462.30	7.0%
Health & Wellness	$313.90	4.8%
Entertainment & Subscriptions	$276.55	4.2%
Education & Kids	$490.00	7.4%
Other (Gifts, Misc.)	$298.50	4.5%
Total Spending	**$6,580.40**	**100%**

ACCOUNTS & BALANCES

All household accounts at a glance.

Rivermere Bank Primary Checking	$6,842.19	>
Summit Credit Union High-Yield Savings	$18,500.00	>
Willow Trust Bank Family Emergency Fund	$13,250.00	>
Pinecrest Brokerage Investment (Family)	$42,300.75	>
Lakeside Credit Rewards Credit Card	–$1,287.43	>
Total Net Account Balance	**$79,605.51**	

TRANSACTION SUMMARIES

Key transaction activity for the month.

Type	Count	Total Amount	Avg. Amount
Income (Deposits)	4	$9,200.00	$2,300.00
Expenses (Payments)	56	$6,580.40	$117.51
Transfers (Between Accounts)	6	$2,000.00	$333.33
Refunds / Credits	2	$120.00	$60.00

MONTHLY REVIEW

How did we do this month?

- Stayed within budget
- Saved 28.5% of income
- Dining was 15% above plan
- Emergency fund on track

Overall Score

92 / 100

FAMILY MONEY ORGANIZATION

How the Parker family manages, plans, and grows their money together.

Family Goals

- ✓ Vacation Fund: $4,000
- ✓ Home Upgrade: $12,000
- ✓ Kids' Education: $50,000

Money Buckets

- ✓ Essentials (Needs)
- ✓ Lifestyle (Wants)
- ✓ Savings & Investing
- ✓ Long-Term Goals

Roles & Routine

- ✓ Monthly family money check-in
- ✓ Review goals & progress
- ✓ Adjust next month's budget
- ✓ Teach kids about saving

Tools & Automation

- ✓ Automatic savings transfers
- ✓ Bill payments (auto)
- ✓ Spending alerts (daily/weekly)
- ✓ Shared family dashboard

THIS MONTH AT A GLANCE

Savings Rate
28.5%
▼ -3.7 pp vs. prior month

Spending vs. Plan
–$219.60
3.2% under budget

Emergency Fund
4.3 months
of expenses covered

Goal Progress
62%
(Family Goals, combined)