SENIOR FINANCIAL
CONCIERGE SERVICES

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Financial Confidence for Aging Well

MONTHLY FINANCIAL ORGANIZATION REPORT

A clear summary of the details handled, items needing attention, and what comes next.

Prepared for	Margaret & Robert Ellis
Reporting period	August 1–31, 2026
Prepared by	Wayne Creef | Founder

Your Monthly Snapshot

A concise view of what was completed and what deserves attention.

Overall status: Organized and on track

All routine bills were reviewed and addressed. Income and regular expenses remained within the expected range. Two transactions and one medical claim require follow-up.

AT A GLANCE

Area	Status	Comment
Routine bills	Complete	All scheduled August payments addressed
Account review	Complete	Checking and credit cards reconciled
Medical billing	In progress	One insurer response pending
Items for client	2 items	See page 7
Unusual activity	None identified	Based on transactions reviewed

IMPORTANT NOTE

This report summarizes administrative and organizational work. It is not an audit and does not provide investment, legal, tax, medical, or financial-planning advice.

Cash Flow & Spending

A practical picture of money received and money spent during the month.

Summary	This month	Prior month	Change
Income	$6,850	$6,850	$0
Expenses	$5,420	$5,175	+$245
Net cash flow	+$1,430	+$1,675	−$245

LARGEST SPENDING CATEGORIES

Category	Amount	Share	Comment
Housing & utilities	$1,840	34%	Within normal range
Healthcare	$1,075	20%	Includes annual dental work
Food & household	$910	17%	Up $85 from July
Insurance	$620	11%	Regular premiums
Other	$975	18%	See Quicken detail

Quicken report to attach

Income and Expense by Category • Current month compared with prior month. Exclude account numbers and unnecessary transaction detail from the client copy.

Accounts & Reconciliation

Balances and recordkeeping status for the accounts included in our work.

Account	Ending balance	Reconciled through	Status
Household Checking	$8,420	August 31	Reconciled
Household Savings	$42,650	August 31	Reviewed
Visa ••1842	$1,286	August 31	Reconciled
Mastercard ••7710	$0	August 31	Reconciled

REVIEW NOTES

- No duplicate payments identified.
- All deposits were matched to expected income sources.
- One merchant description requires client confirmation; see page 7.

Quicken report to attach

Account Balances or Net Worth & Balances • Use only the accounts within the agreed scope. Mask account numbers and omit investment-performance detail unless specifically appropriate.

Bills & Looking Ahead

Recently addressed obligations and responsibilities expected during the next 30 days.

Payee / obligation	Amount	Due date	Status
Electric utility	$164	Aug. 18	Paid
Homeowners insurance	$1,420	Sept. 12	Client approval needed
Property tax installment	$2,180	Sept. 30	Scheduled for review
Visa statement	$1,286	Sept. 21	Upcoming

PROJECTED CASH POSITION

Sufficient funds expected

Based on currently scheduled income and expenses, sufficient funds are expected to be available for the obligations listed above. This is an administrative projection and is subject to change.

Client approval is required before payment whenever the service agreement or approval policy requires it.

Medical Billing & Insurance Follow-Up

A status summary of medical statements, explanations of benefits, and routine follow-up.

Provider / claim	Billed	Client portion	Status / next step
Harbor Dental	$1,125	$425	Matched to EOB; payment approved
Bayview Imaging	$780	Pending	Insurer reprocessing claim
Coastal Pharmacy	$86	$22	Complete

ACTIVITY THIS MONTH

• Matched three provider statements to explanations of benefits.
• Contacted the insurer regarding the Bayview Imaging claim.
• Organized supporting correspondence in the client’s secure record system.
• No balance was paid while insurance responsibility remained unclear.

Scope reminder

Medical billing support includes organization, tracking, and routine follow-up. Complex claims, formal appeals, coverage decisions, and medical advice may require assistance from the insurer, provider, attorney, or qualified advocate.

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Items Needing Your Attention

A short decision list—so you know exactly what needs a response.

Priority	Action requested	Please respond by
1	Confirm whether the $148.62 charge from “HBR Services” is familiar.	September 8
2	Approve the $1,420 homeowners-insurance payment.	September 10
3	Review the attached Bayview Imaging explanation of benefits.	September 15

CLIENT NOTES

How to respond

Call Wayne at (948) 221-5115 or reply using your agreed secure communication method. Do not send account numbers, passwords, Social Security numbers, or medical details through ordinary email.

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Work Completed & Next Steps

A record of administrative work performed and the plan for the coming month.

Completed this month	Next month
Reviewed and categorized transactions	Review September statements
Reconciled checking and credit cards	Follow up on imaging claim
Updated bill and income reminders	Prepare property-tax payment for approval
Organized medical correspondence	Update household insurance records

REPORT ACKNOWLEDGMENTS

Client comments: ____

____

Client signature (optional): ____________________________ Date: _____________

Confidentiality and professional scope

Prepared exclusively for the named client. Senior Financial Concierge Services LLC provides financial organization and daily money-management support. We do not provide legal, tax, investment, medical, or financial-planning advice. Information is based on records available during the reporting period and is not an audit or guarantee of account accuracy.

Illustrative Financial Reports

Fictional examples of the detailed reports that may accompany your monthly summary.

FICTIONAL ILLUSTRATIVE SAMPLE

These mock reports demonstrate the type of information that may be produced by financial-recordkeeping software. All names and figures are fictional. The appearance and available reports will depend on the software ultimately selected.

INCOME AND EXPENSE BY CATEGORY | AUGUST 2026

Category	Income	Expense	Net
Retirement income	$6,850	—	$6,850
Housing & utilities	—	$1,840	−$1,840
Healthcare	—	$1,075	−$1,075
Food & household	—	$910	−$910
Insurance	—	$620	−$620
Transportation	—	$385	−$385
Personal & other	—	$590	−$590
TOTAL	$6,850	$5,420	$1,430

REPORT SETTINGS

Reporting basis: Cash • Period: August 1–31, 2026 • Included accounts: Household operating accounts • Generated for demonstration purposes

Illustrative Account Balance Report

A point-in-time view of the accounts included in the agreed service scope.

FICTIONAL ILLUSTRATIVE SAMPLE

Account identifiers are intentionally masked. All names and figures are provided solely to demonstrate the reporting format.

Account	July 31	August 31	Change
Household Checking	$7,235	$8,420	+$1,185
Household Savings	$42,650	$42,650	$0
Visa ••1842	−$942	−$1,286	−$344
Mastercard ••7710	$0	$0	$0
NET OPERATING POSITION	$48,943	$49,784	+$841

RECONCILIATION DETAIL

Account	Statement date	Difference	Result
Household Checking	Aug. 31	$0.00	Reconciled
Visa ••1842	Aug. 31	$0.00	Reconciled
Mastercard ••7710	Aug. 31	$0.00	Reconciled

Balances shown exclude investment accounts and assets outside the administrative service scope. A negative credit-card balance represents an amount owed.

Illustrative Spending & Bill Report

A comparison of spending patterns and obligations expected during the next 30 days.

FICTIONAL ILLUSTRATIVE SAMPLE

Differences may reflect timing or one-time expenses and are not financial recommendations. All names and figures are fictional.

Spending category	July	August	Change
Housing & utilities	$1,790	$1,840	+$50
Healthcare	$760	$1,075	+$315
Food & household	$825	$910	+$85
Insurance	$620	$620	$0
Transportation	$420	$385	−$35
Personal & other	$760	$590	−$170
TOTAL	$5,175	$5,420	+$245

UPCOMING OBLIGATIONS

Due date	Payee / obligation	Expected amount	Action
Sept. 12	Homeowners insurance	$1,420	Approval needed
Sept. 21	Visa statement	$1,286	Review statement
Sept. 30	Property tax installment	$2,180	Prepare payment

Prepared from fictional records for demonstration. Actual reports will reflect information available, client authorizations, and the selected recordkeeping platform.