GRANITEFIELD
FINANCIAL

The Granitefield Report
Monthly Financial Summary

CLIENT	REPORT PERIOD	SERVICE PACKAGE	PREPARED BY
Margaret H. Thompson 123 Magnolia Drive Fort Mill, SC 29708	**April 2025** April 1 – April 30, 2025	**Oversight Package** Granitefield Financial, LLC AADMM Member	**Derek Smith** Daily Money Manager granitefieldfinancial.com

EXECUTIVE SUMMARY

TOTAL INCOME	TOTAL EXPENSES	NET SURPLUS	ACCOUNTS MONITORED
$4,250.00	**$3,900.00**	**+$350.00**	**2**
April 2025	April 2025	Positive cash flow	Checking + Savings

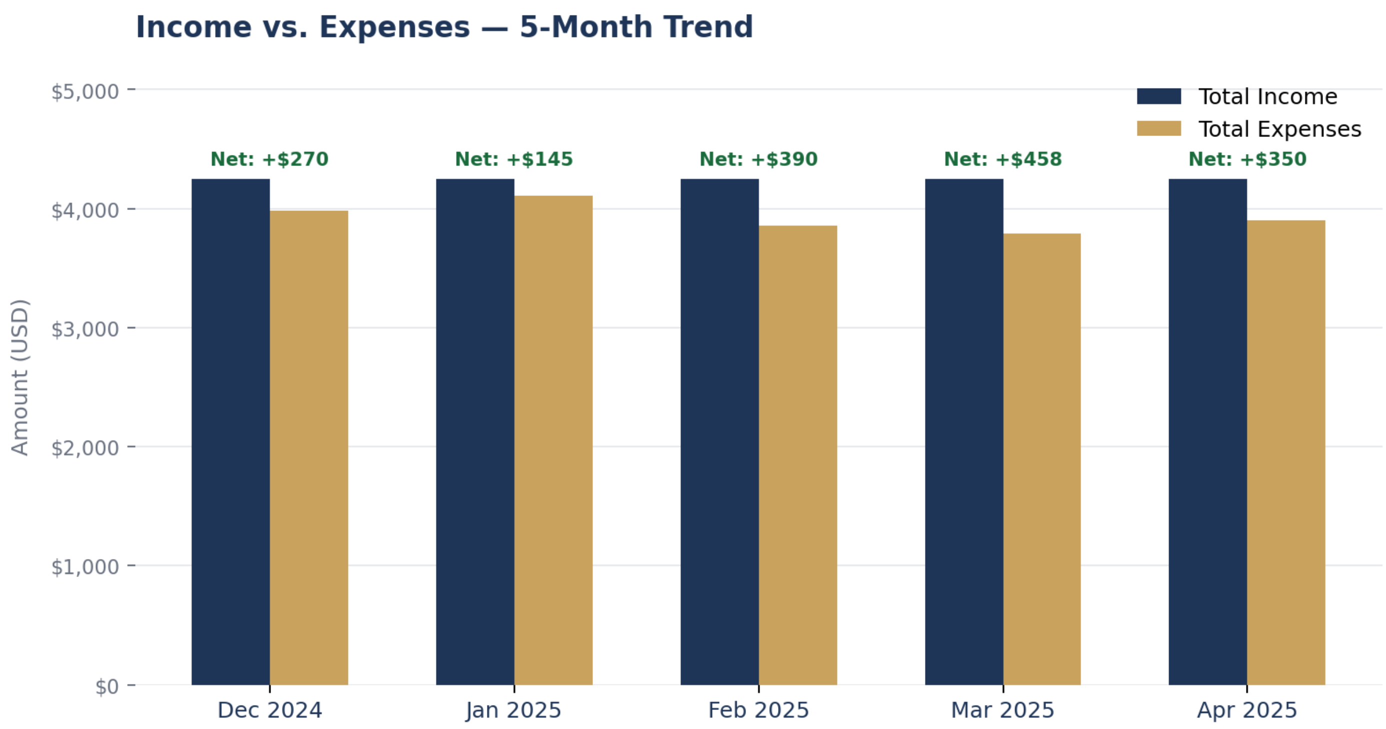
For the period of April 1–30, 2025, Granitefield Financial monitored all financial activity on behalf of Margaret H. Thompson. Total household income of **$4,250.00** was received via Social Security direct deposit ($1,950.00) and pension distribution ($2,300.00). All scheduled bills were paid on time with no late fees or overdraft activity. Total disbursements of **$3,900.00** resulted in a **net monthly surplus of $350.00**, transferred to the client's savings account on April 30, 2025.

BILLS PAID THIS MONTH

#	Payee / Description	Category	Due	Paid	Amount	Method
1	First National Mortgage	Housing	Apr 1	Apr 1	$1,850.00	ACH
2	Duke Energy	Utilities	Apr 5	Apr 4	$142.18	Auto-Pay
3	Piedmont Natural Gas	Utilities	Apr 8	Apr 7	$88.27	Auto-Pay
4	AT&T Internet	Utilities	Apr 10	Apr 10	$88.00	Auto-Pay
5	Publix / Harris Teeter	Food / Groceries	—	Apr 12	$412.30	Debit
6	Blue Cross Blue Shield	Insurance	Apr 15	Apr 15	$285.00	ACH
7	Novant Health (co-pay ×2)	Healthcare	Apr 17	Apr 17	$80.00	Check
8	CVS Pharmacy	Healthcare	—	Apr 19	$47.50	Debit
9	Carolina Prescription Svcs.	Healthcare	Apr 22	Apr 22	$492.50	ACH
10	Uber / Lyft (×3 rides)	Transportation	—	Apr 23	$95.00	Debit
11	Elder Law Assoc. (retainer)	Professional Svcs.	Apr 25	Apr 25	$150.00	Check
12	Netflix / Spotify	Subscriptions	Apr 28	Apr 28	$47.99	Auto-Pay
13	Personal / Miscellaneous	Personal	—	Apr 30	$121.26	Debit
				TOTAL	$3,900.00	

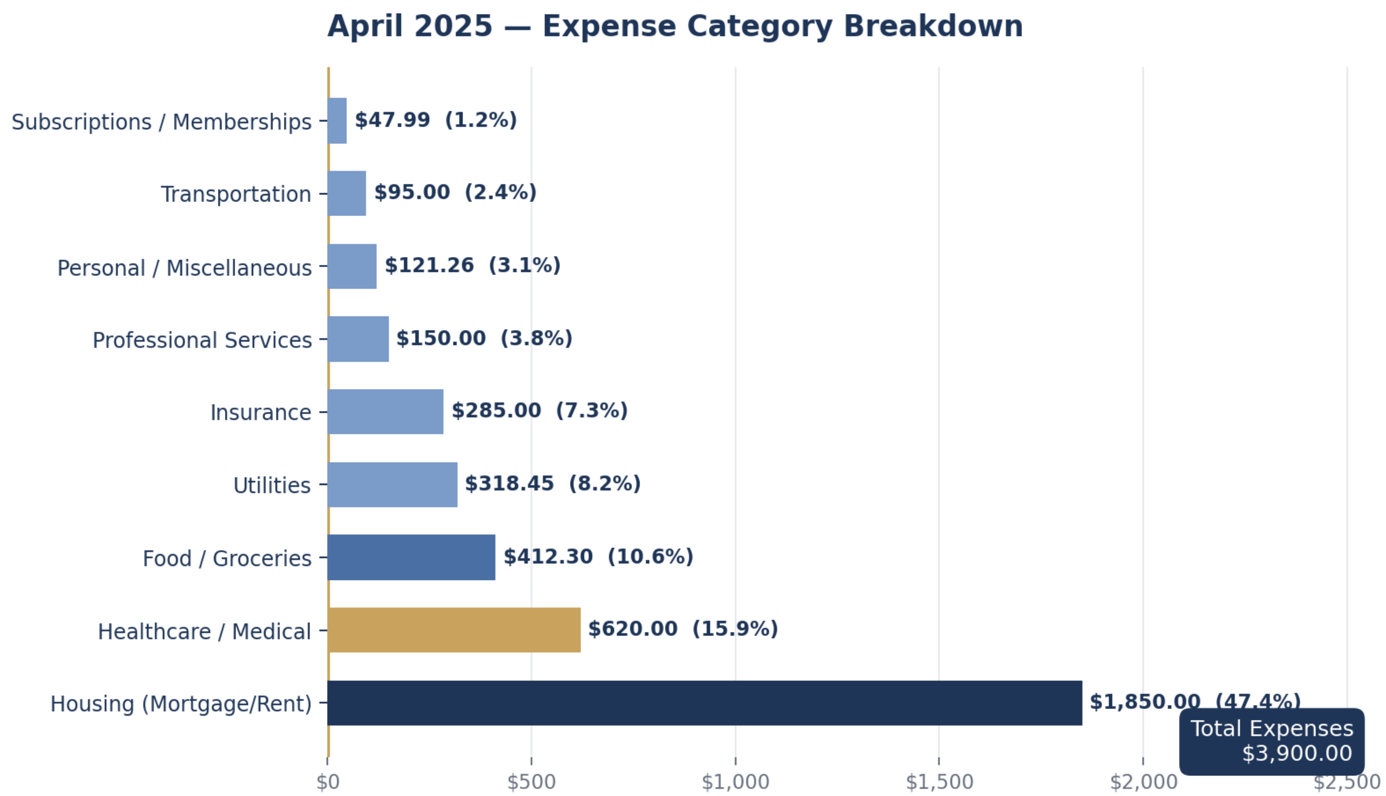
* All payments verified against bank statements. No late fees or penalties incurred this period.

INCOME VS. EXPENSES — 5-MONTH TREND

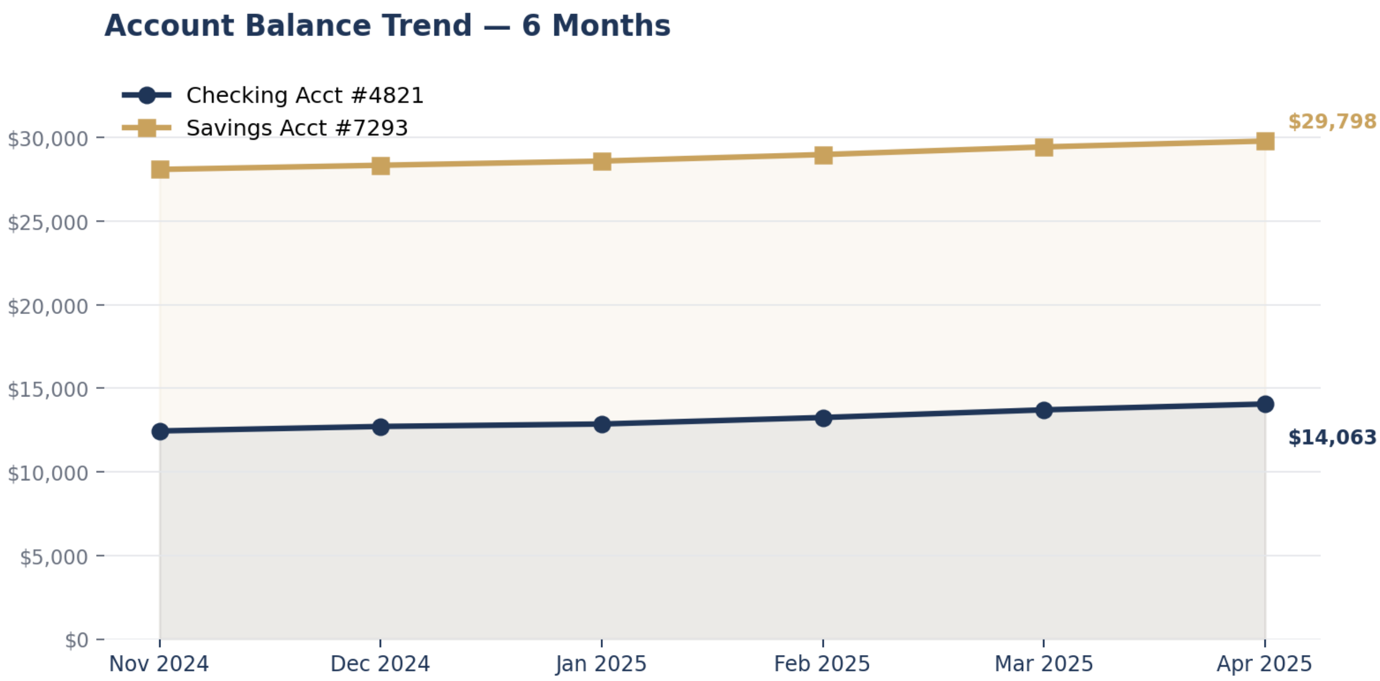


Income has remained stable at $4,250.00/month over the trailing five-month period. Expenses have ranged from $3,792 (March) to $4,105 (January), with a consistent positive net surplus each month. April's net surplus of $350.00 is consistent with established patterns.

EXPENSE CATEGORY BREAKDOWN — APRIL 2025



ACCOUNT BALANCE TREND — 6 MONTHS



Account	Institution	Account #	Apr 30 Balance	Change vs. Mar
Checking	First National Bank	****4821	$14,063.00	+$350.00
Savings	First National Bank	****7293	$29,798.00	+$350.00
		COMBINED TOTAL	**$43,861.00**	**+$700.00**

ACTION ITEMS & FOLLOW-UP

#	Item	Priority	Target Date	Status
1	Review and renew homeowner's insurance policy (expires May 31, 2025)	HIGH	May 15, 2025	Pending
2	Schedule annual Medicare Part D review with insurance broker	MEDIUM	May 30, 2025	Pending
3	Confirm updated beneficiary designations with Elder Law Associates	MEDIUM	June 15, 2025	Pending
4	Evaluate automatic savings transfer amount (currently $350/mo)	LOW	Ongoing	Monitoring

ADVISOR NOTES

April was a smooth and uneventful month for Ms. Thompson's finances. All bills were paid on time, no unusual charges were identified, and the client's cash position continues to strengthen modestly each month. I spoke with Ms. Thompson by phone on April 22nd to review the upcoming insurance renewal; she confirmed she would like assistance coordinating with her agent, and I will reach out to the broker in early May.

The prescription cost increase noted in March ($492.50 vs. prior average of ~$380) was confirmed as a new specialty medication added by her cardiologist. This has been incorporated into the baseline budget going forward. No further anomalies were identified.

Overall financial health remains stable. Combined account balances have grown by approximately $1,613 over the past six months, reflecting consistent positive cash flow management.