Sample. Fictional family, fictional numbers. Not a real customer.

Family accounting: January – March 2026

For the family of Dorothy Sample (fictional). Prepared by Alex Sample (fictional), who manages her accounts under a power of attorney. Built from 3 monthly statements of one account: Example Community Bank (fictional), checking ****0001. The original statements go with this report.

3 of 3 statements reconciled	Money in **$7,657.17** Money out **$13,496.61**
4 of 6 listed items explained	Not yet repaid to Alex **$18.75**

1. Every statement, checked against the bank's own numbers

Statement	Opening	Money in	Money out	Closing (bank)	Check
Jan 1 – Jan 31	$9,210.55	$2,552.25	$4,859.21	$6,903.59	✔ **reconciled** difference $0.00
Feb 1 – Feb 28	$6,903.59	$2,552.67	$4,940.01	$4,516.25	✔ **reconciled** difference $0.00
Mar 1 – Mar 31	$4,516.25	$2,552.25	$3,697.39	$3,371.11	✔ **reconciled** difference $0.00
All 3 statements		**$7,657.17**	**$13,496.61**		

✔ means the opening balance + money in – money out equals the closing balance the bank printed, to the cent. Every transaction line on every statement was entered; nothing was estimated.

2. Where the money went, by category

Category	Money out	Money in	Transactions
Housing & care	$10,800.00	—	5
Insurance	$636.00	—	3
Repaid to agent	$500.00	—	1
Other	$450.00	—	1
Cash	$400.00	—	2
Groceries & personal	$317.36	—	3
Bills & utilities	$287.67	—	5
Medical & pharmacy	$105.58	—	3
Income	—	$7,657.17	7
Total	**$13,496.61**	**$7,657.17**	**30**

3. What Alex paid from their own pocket, and what was repaid

Item	Date	Paid by agent	Receipt	Repaid
Dentist copay (paid at the visit)	Jan 6	$212.40	Yes	Jan 27 · $212.40
Hearing-aid batteries	Jan 10	$64.30	Yes	Jan 27 · $64.30
Winter coat and slippers	Jan 24	$223.30	Yes	Jan 27 · $223.30
Pharmacy copay at pickup	Feb 18	$18.75	Yes	Not yet
Total		**$518.75**		**Not yet repaid $18.75**

The $500.00 transfer on Jan 27 (section 4) repaid the three January items above.

4. Items families often ask about

These are listed by fixed, factual rules (cash withdrawals of $200 or more, checks or payments to people, transfers to the agent's own account, round-number transfers, new recurring payees, large payments). Being listed is not a judgment about the item.

Jan 12	ATM · cash Explained Cash for weekly hairdresser and church envelope; envelope log kept Listed because: Cash withdrawal · No receipt	**$300.00**
Jan 15	J. Sample · check Explanation pending No explanation added yet. Listed because: Check or P2P payment to a person; Payee shares a family surname · Receipt: not noted	**$450.00**
Jan 27	Alex Sample · transfer Explained Repaid me for the 3 January items in the reimbursement list Listed because: Transfer to the agent's own account; Round-number transfer · Receipt kept	**$500.00**
Feb 16	Examplewood Home Care · ach Explained Two weeks of extra in-home help after the Feb 10 fall; invoice saved Listed because: Large payment not marked recurring · Receipt kept	**$1,200.00**
Feb 20	M. Example · p2p Explained Weekend caregiver, 6 hours at the agreed $25/h Listed because: Check or P2P payment to a person · No receipt	**$150.00**
Feb 26	Sample Streaming Co · card Explanation pending No explanation added yet. Listed because: New recurring payee · Receipt: not noted	**$12.99**

5. Corrections made while checking

- Mar 9 · Sampleton Utilities: Typed 48.17; page 1 shows 84.17. Fixed against the page image.

About this report. It organizes the bank's own statements. It isn't legal, tax or financial advice, it isn't an audit, and it doesn't say whether any payment was allowed. Agencies and courts usually want the original statements; this report goes with them, not instead of them. Items marked "Explanation pending" haven't been explained yet. Sample. Fictional family, fictional numbers. Not a real customer.