

Ventura Debt Assistant

Financial Assessment Report #47

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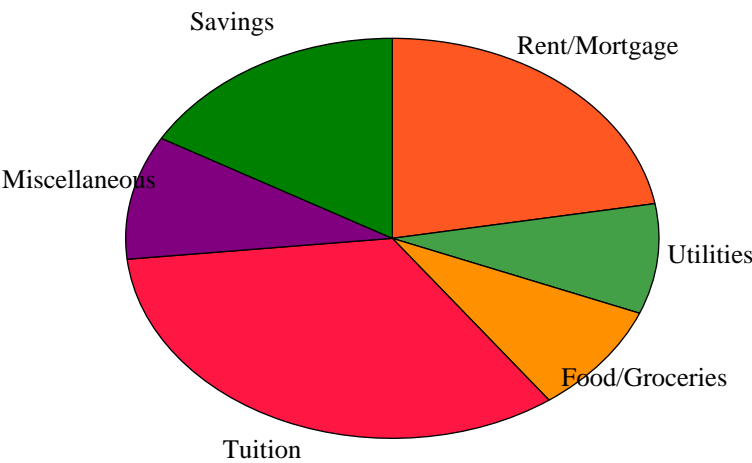
Risk Assessment

Risk Level	Debt-to-Income Ratio	Status
Very High Risk	+30% or more	■ Critical
High Risk	+15% to +29.99%	■ Concerning
Moderate Risk	-15% to +14.99%	■ Stable
Low Risk	-15.01% to -30%	■ Safe
Very Low Risk	Lower than -30%	■ Very Stable

Your current risk level: **Moderate Risk** with a debt-to-income ratio of **+5.2%**

Financial Breakdown

Monthly Expense Distribution



Monthly Income: \$90000.00
Total Monthly Expenses: \$75000.00
Monthly Savings: \$15000.00 (16.7% of income)

Financial Summary

Report ID:	47
Risk Assessment:	Moderate Risk (+5.2%)
AI Recommendations:	Consider establishing an emergency fund, reducing non-essential expenses, and making regular payments on high-interest debt first.

Financial Questionnaire Responses

Question	Response
Full Name	manas
Age	19
Country of Residence	inida
Currency Used (e.g., USD, INR, EUR)	inr
Employment Status	student
Industry	none
Monthly Income	90000
Rent/mortagage	20000
Utilities	8000
Food/grocery expenses	8000

Tuition fee	30000
Miscellaneous expenses(e.g., entertainment, shopping, etc.)	9000
Assets/Savings Value	None
Current Loans	one loan of 1000000 over 35 months at 4.5% interest per annum
Missed Payment Frequency	none
Debt Comfort Level (1-5)	3

Additional Notes

The risk assessment is based on your debt-to-income ratio and other financial factors. This report provides a snapshot of your current financial situation and offers personalized recommendations to improve your financial health.

DISCLAIMER: This financial report is AI-generated for assessment purposes only and does not constitute professional financial advice. Please consult with a qualified financial advisor before making any financial decisions.

Thank you for using **Ventura** | Your AI Financial Assistant