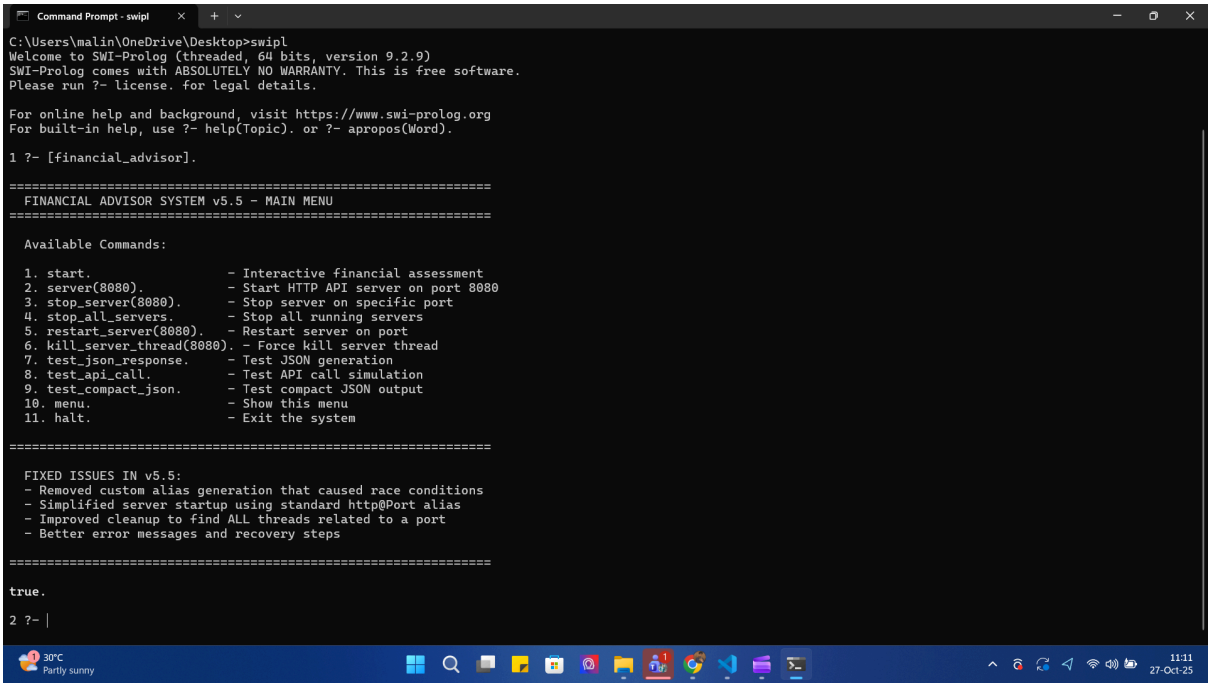
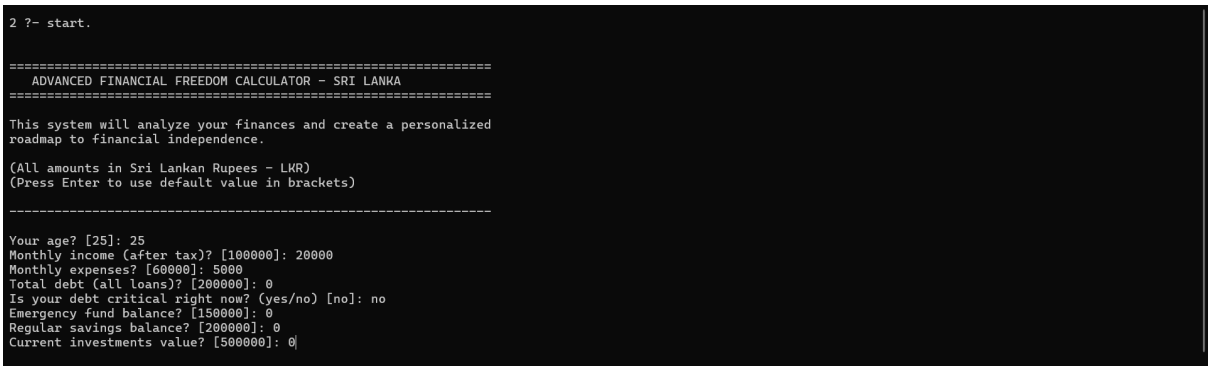
1. Load Prolog file



2. Run the interactive financial assessment



3. Results

```
Generating your personalized financial freedom report...

============================================================
        COMPREHENSIVE FINANCIAL FREEDOM REPORT
                  (Sri Lanka - LKR)
============================================================

============================================================
 STEP 1: YOUR FINANCIAL HEALTH SCORE
============================================================

OVERALL SCORE: 50/100

Savings Rate: 75.0%% (25/25 points) - Excellent savings discipline
Emergency Fund: 0.0 months coverage (0/25 points) - CRITICAL: Build to 3 months minimum
Debt Level: Rs. 0 (0.0%% of annual income, 25/25 points) - Low debt, excellent position
Total Assets: Rs. 0 (0/25 points) - Building foundation

ASSESSMENT: FAIR - Building foundation, keep improving

============================================================
 STEP 2: YOUR INCOME-BASED FINANCIAL PLAN
============================================================

Income Category: low (Rs. 20,000 per month)
Debt Status: MANAGEABLE

MONTHLY BREAKDOWN (from Rs. 15,000 savings):
  - For Investments: Rs. 4,500 (30%%)
  - For Debt Payment: Rs. 1,500 (10%%)
  - For Emergency Fund: Rs. 1,500
  - Flexible/Personal Dev: Rs. 7,500

RECOMMENDED INVESTMENT OPTIONS:
Money market funds, Unit trusts, Personal development, Treasury bills, Fixed deposits

Note: Diversify across multiple options. Never put all money
in one investment. Start with lower-risk options and gradually
move to higher-risk investments as you gain experience.

============================================================
 STEP 3: YOUR CURRENT FINANCIAL STATE
```

```
============================================================

Age: 25 years
Monthly Income: Rs. 20,000
Monthly Expenses: Rs. 5,000
Monthly Savings: Rs. 15,000 (75.0%% savings rate)

Current Assets:
  - Emergency Fund: Rs. 0
  - Savings: Rs. 0
  - Investments: Rs. 0
  - TOTAL ASSETS: Rs. 0

Debt: Rs. 0 (Manageable)

============================================================
 STEP 4: PATH TO FINANCIAL INDEPENDENCE
============================================================

Financial Independence Target: Your investments generate
Rs. 5,000 per month (Rs. 60,000 per year) to cover your expenses.

TIMELINE TO FINANCIAL INDEPENDENCE:
(Based on monthly investment of Rs. 4,500)

  8%% ROI: 9.4 years (Age 34.4)
  12%% ROI: 6.3 years (Age 31.3)
  16%% ROI: 4.7 years (Age 29.7)
  20%% ROI: 3.8 years (Age 28.8)
  24%% ROI: 3.1 years (Age 28.1)

RECOMMENDATION:
- Conservative approach (8-12%% ROI): Focus on FDs, bonds, funds
- Balanced approach (12-16%% ROI): Mix of stocks, funds, property
- Aggressive approach (16-24%% ROI): Stocks, business, real estate
  (Higher risk, requires knowledge and active management)

Choose a strategy that matches your risk tolerance and financial
knowledge. Most people achieve 10-15%% average annual returns with
balanced diversified portfolios.

============================================================

Important Notes:
1. Review and adjust this plan every 6 months
```

4. Test JSON report generation

```
true .

3 ?- test_json_response.

=== Testing JSON Response Generation ===

Generated JSON Response:

{
  "age":25,
  "debt":200000,
  "debt_critical":"no",
  "emergency_balance":150000,
  "fi_timelines": [
    {"age_at_fi":40.7,"roi":8,"years_to_fi":15.7},
    {"age_at_fi":34.5,"roi":12,"years_to_fi":9.5},
    {"age_at_fi":31.4,"roi":16,"years_to_fi":6.4},
    {"age_at_fi":29.7,"roi":20,"years_to_fi":4.7},
    {"age_at_fi":28.5,"roi":24,"years_to_fi":3.5}
  ],
  "financial_health_score":65,
  "investments":500000,
  "meta": {"currency":"LKR","generated_at":"2025-10-27T11:19:16Z","version":"5.5"},
  "monthly_breakdown": [
    {"amount":16000,"category":"Investments","percent":40},
    {"amount":4000,"category":"Debt Payment","percent":10},
    {"amount":8000,"category":"Emergency Fund","percent":20},
    {"amount":12000,"category":"Flexible/Personal Dev","percent":30}
  ],
  "monthly_expenses":60000,
  "monthly_income":100000,
  "monthly_savings":40000,
  "recommendations": [
    {
      "detail":"Build emergency fund to 6 months of expenses before aggressive investing. This protects you from unexpected events.",
      "priority":"high",
      "title":"Emergency Fund Priority"
    },
    {
      "detail":"Renewable energy, Agriculture, Unit trusts, Personal development, Gold, Silver, Treasury bonds, Fixed deposits",
      "priority":"medium",
      "title":"Investment Diversification"
    },
```

5. Start HTTP API server