Finance Dashboard

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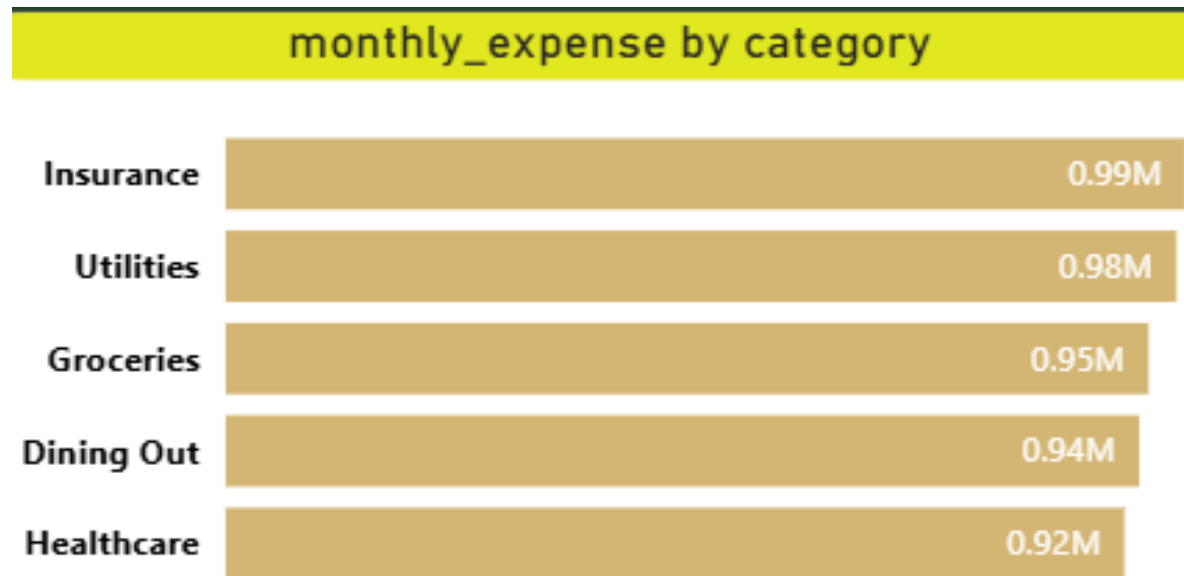**Date:** 10 August 2025

Key Metrics Overview

KPI	Significance	Business Impact
Average Savings Rate (0.23)	% of income saved on average	Low savings rate → reduced financial security & investment potential
Expense to Income Ratio (75.21%)	% of income spent	High ratio → limited surplus, higher financial risk
Savings Goal Achievement % (9.23%)	Progress toward savings target	Low achievement → overspending or unrealistic goals
Average Credit Score (679.92)	Measure of creditworthiness	Affects loan approvals, interest rates & borrowing ability
Debt to Income Ratio (0.35)	Debt compared to income	High ratio → increased repayment pressure, lower credit approval chances

Expense Analysis

Significance: Shows major spending areas (Insurance, Utilities, Groceries, Dining Out, Healthcare).
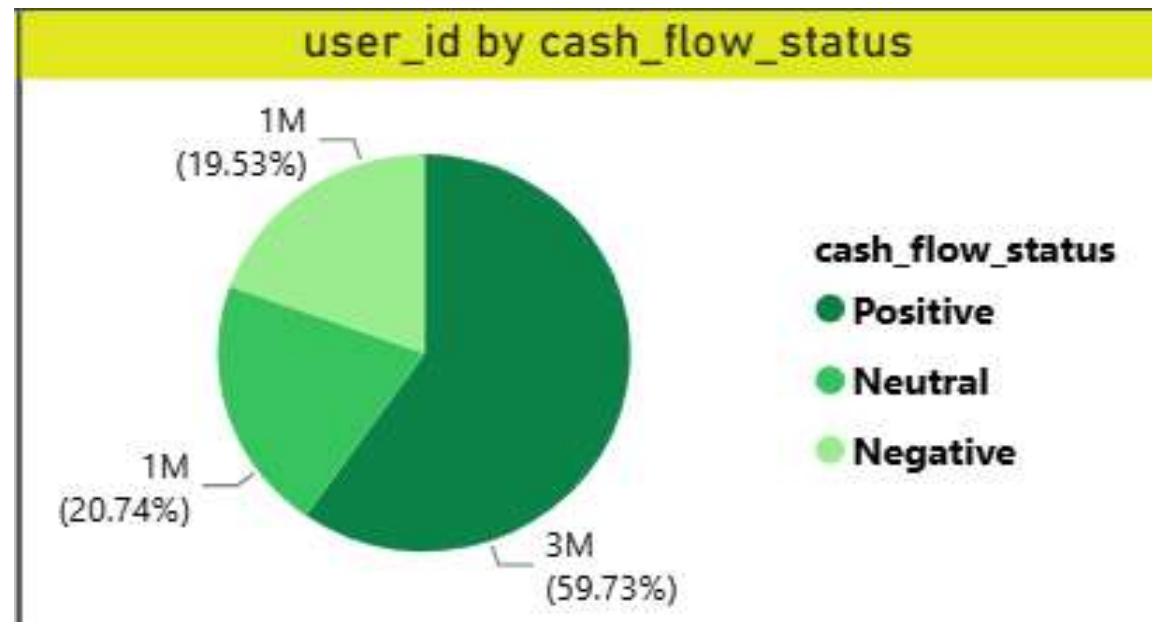**Impact:** Identifies cost-heavy categories for targeted expense reduction.

monthly_expense by category

Insurance	0.99M
Utilities	0.98M
Groceries	0.95M
Dining Out	0.94M
Healthcare	0.92M

Cash Flow Status

**Significance:** Distribution of Positive, Neutral, Negative cash flows.
Impact: High negative cash flow segment → needs budget intervention & spending controls.

Spending Patterns by Income Type

**Significance:** Compares necessity vs lifestyle spending across Salary, Freelance, and Mixed incomes.
Impact: High discretionary spending in low or unstable incomes → risk of financial instability.

essential_spending and discretionary_spending by income_type

● Sum of essential_spending ● Sum of discretionary_spending
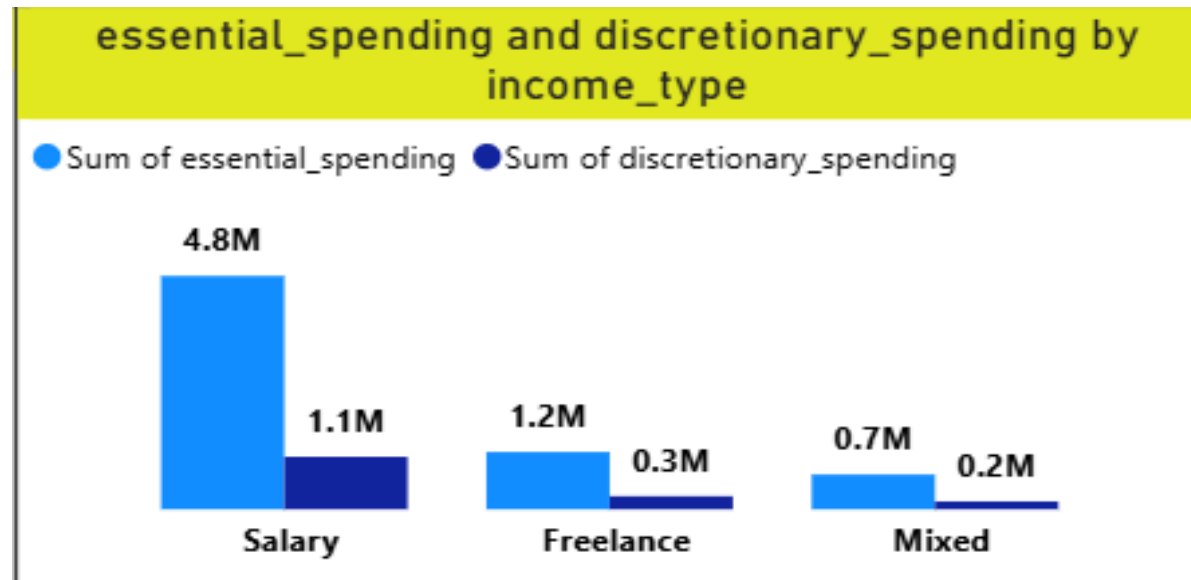
Financial Stress Levels

Significance: Categorizes users into Low, Medium, High stress based on financial data.
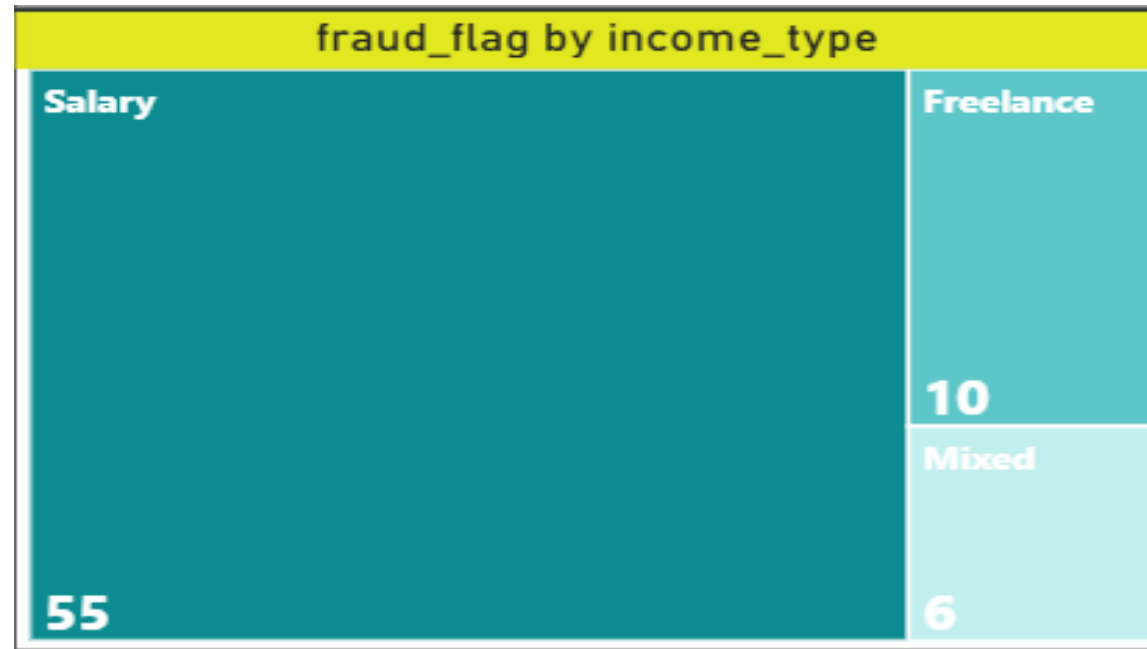**Impact:** Helps design targeted financial literacy & relief programs.
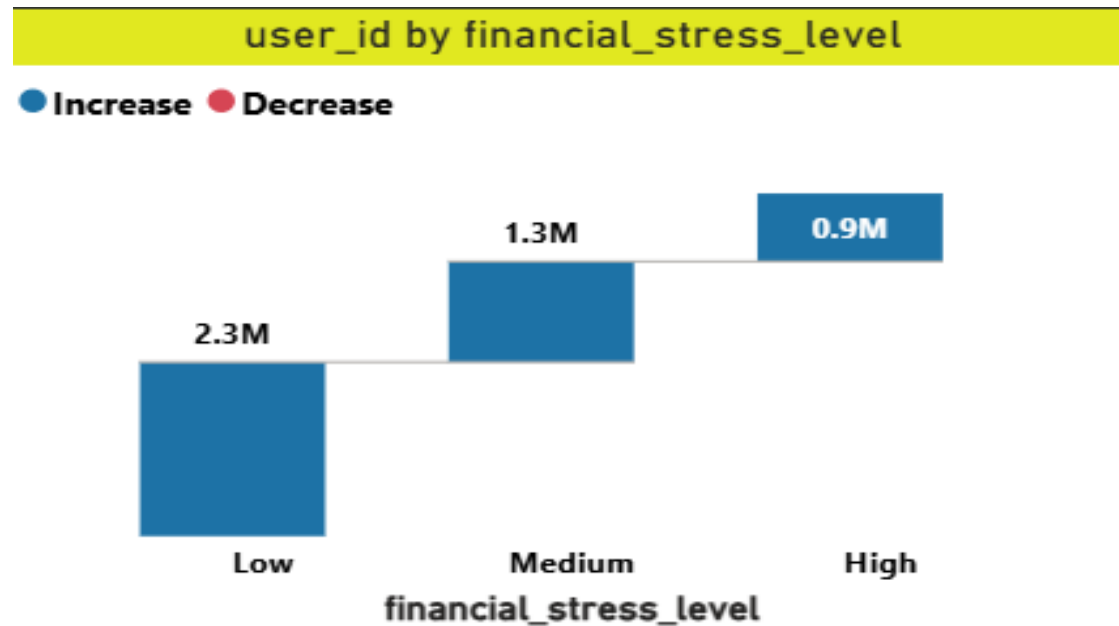
Fraud Risk

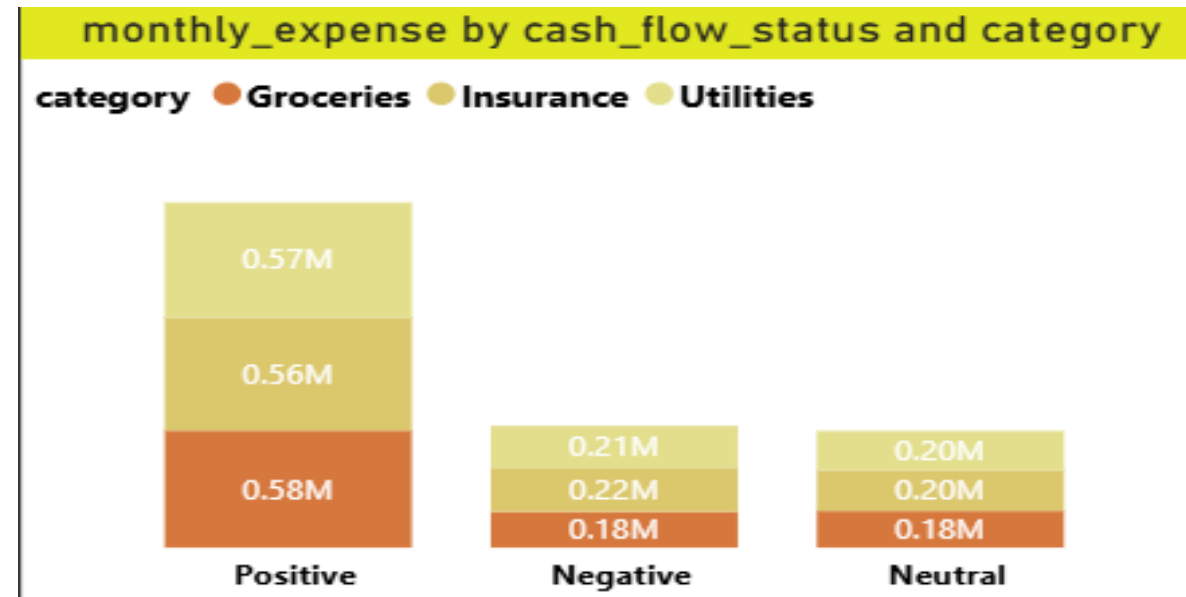**Significance:** Shows fraud incidents by income source.
Impact: Allows targeted fraud prevention measures for more vulnerable income types.

Expense & Cash Flow Relationship

Significance: Links specific spending categories to cash flow health.
Impact: Helps identify which expenses push users into negative cash flow.

Conclusion & Recommendations

- Improve savings rate through budgeting workshops.
- Reduce high expense-to-income ratios by controlling discretionary spending.
- Strengthen fraud detection for at-risk income groups.
- Provide personalized guidance for high financial stress users.
- Focus on expense categories that heavily impact negative cash flows.