

CoFina

Intelligent Financial Planning for Young Professionals

Plan: Financial Plan | Generated: February 19, 2026 | For: Nasiru Iliya

Executive Summary

This personalised plan was created for **Nasiru Iliya**, aged 28, working as a **Software Engineer**. It is designed to guide you toward financial independence through disciplined budgeting, strategic debt management, and goal-oriented saving and investing.

Your Financial Profile

Age	28
Profession	Software Engineer
Risk Tolerance	Moderate
Debt Strategy	Snowball
Savings Priority	Emergency Fund

Current Debts

Debt	Total	Remaining	Rate	Min. Payment
—	\$45,000.00	\$32,000.00	4.5%	\$350.00/mo

■ Your strategy: Snowball: Clear smallest balances first for momentum.

Financial Goals

Short-term (1–2 years)

- Build emergency fund; pay down debt

Long-term (5+ years)

- Retirement; house down payment

Your Action Plan

1. **Build Emergency Fund** — 3–6 months of expenses before investing.

2. **Automate savings** — set up automatic transfers on payday.
3. **Attack debt** — follow your chosen repayment strategy consistently.
4. **Review monthly** — track spending and adjust budget categories.
5. **Maximise retirement contributions** — capture any employer match first.
6. **Invest the surplus** — low-cost index funds for long-term wealth.
7. **Annual review** — update this plan every year or after major life events.

Disclosures

This plan is for informational purposes only and does not constitute financial, investment, or tax advice. CoFina is an AI assistant, not a licensed financial adviser. Please consult a qualified professional before making major financial decisions.

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