**TYPES OF SITUATIONS**

**1. Basic Loan Amount and EMI Calculation:  
Question:** "What will my EMI be if I take a loan of $10,000 for 3 years at 5% interest rate?"  
**Context:** This is a simple loan calculation. Langflow can provide the EMI and explain how loan terms affect monthly payments.

**2. Changing Loan Term:  
Question:** "How will my EMI change if I increase the loan term from 3 years to 5 years, keeping the loan amount and interest rate the same?"  
**Context:** Langflow helps the user understand how changing the loan term impacts their EMI, which a basic calculator cannot explain.

**3. Loan Repayment Strategy:  
Question:** "If I want to reduce my EMI, can you suggest how much I should increase my loan tenure? Loan amount is $15000 and the rate of interest is 9%."  
**Context:** Langflow can calculate the new EMI based on different loan terms and suggest adjustments to suit the user's financial situation.

**4. Comparing Two Loan Options:  
Question:** "Which is better: a loan of $15,000 for 4 years at 6% interest or $12,000 for 3 years at 5% interest, if I want to keep my EMI below $350?"  
**Context:** Langflow compares two loan options, helping users decide which option fits their budget better.

**5. Total Payment Over Time:  
Question:** "How much will I end up paying in total for a $20,000 loan over 5 years at 7% interest?"  
**Context:** This helps users understand their total financial commitment over the loan period, which is helpful for long-term financial planning.

**6. Loan Affordability Based on Profile:  
Question:** "What loan amount should I aim for so that my EMI is no more than 30% of my monthly income?"  
**Context:** Langflow calculates the maximum affordable loan amount based on the user's income and helps manage the debt-to-income ratio.

**7. Impact of Interest Rate Changes:  
Question:** "If the interest rate increases from 5% to 6%, how will that affect my monthly EMI for a $10,000 loan over 3 years?"  
**Context:** Langflow shows how interest rate changes affect the EMI, helping users understand the impact on their monthly payments.

**Examples (Profile)**

Age: 28 years, Risk: Medium, Yearly Salary: 65,000 USD, Monthly Expenses: 2,200 USD, Employment Status: Full-time

Age: 34 years, Risk: High, Yearly Salary: 120,000 USD, Monthly Expenses: 3,500 USD, Employment Status: Self-employed

Age: 45 years, Risk: Low, Yearly Salary: 50,000 USD, Monthly Expenses: 2,800 USD, Employment Status: Full-time

Age: 22 years, Risk: Medium, Yearly Salary: 40,000 USD, Monthly Expenses: 1,800 USD, Employment Status: Part-time

Age: 55 years, Risk: Low, Yearly Salary: 85,000 USD, Monthly Expenses: 3,000 USD, Employment Status: Full-time

Age: 30 years, Risk: High, Yearly Salary: 150,000 USD, Monthly Expenses: 4,200 USD, Employment Status: Full-time

Age: 40 years, Risk: Medium, Yearly Salary: 70,000 USD, Monthly Expenses: 2,500 USD, Employment Status: Full-time

Age: 50 years, Risk: Low, Yearly Salary: 95,000 USD, Monthly Expenses: 3,200 USD, Employment Status: Self-employed

Age: 26 years, Risk: High, Yearly Salary: 55,000 USD, Monthly Expenses: 1,600 USD, Employment Status: Full-time

Age: 60 years, Risk: Low, Yearly Salary: 40,000 USD, Monthly Expenses: 2,000 USD, Employment Status: Retired