

- ## Insights

- I have analyzed a personal expense data set from 2018-2021 and I have created a Power bi dashboard which give me following insights.

- My expenses are about 78% and where as my savings is about 22% .
 - The highest expense is from House rent about 40% and highest savings from Mutual Funds about 71.5%.
 - In year 2020, My expense % was highest in these 4 years. It was about 83% of my total expenses . At the same time I got saved 87% of total savings in year 2020 through Mutual funds.
 - From Jan 2020 to Jan 2021, My savings curve was below the savings target curve.
 - I got hike 4 times in these 4 years and significant hike was in Sep 2018, Jan 2020 and Nov 2020 and normal hike in Feb 2019.
 - I have observed with my analysis that house rent and EMI are increasing year by year.

- ## Recommendation

- From Jan 2020 to Jan 2021, My savings curve was below the savings target curve so I have to see how I can go above to my savings target curve in upcoming years.