

The Path to Prosperity: A Comprehensive Analysis of Financial Independence based on Data taken from Reddit



**THE PATH TO PROSPERITY: A  
COMPREHENSIVE ANALYSIS OF  
FINANCIAL INDEPENDENCE  
BASED ON DATA TAKEN FROM  
REDDIT**



**IBM NAAN MUDHALVAN ( NM2023TMID01856 )**

**PROJECT REPORT**

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*in partial fulfillment for the award of the degree*

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**In**

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**SALEM-637504**

**ANNA UNIVERSITY::CHENNAI 600 025**

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## **BONAFIDE CERTIFICATE**

Certified that this project report titled **“THE PATH TO PROSPERITY: A COMPREHENSIVE ANALYSIS OF FINANCIAL INDEPENDENCE BASED ON DATA TAKEN FROM REDITT”** is the bonafide work of **“SANTHOSH KUMAR B (611220104131), SOUNDARRAJAN A (611220104145), SRIRAM R (611220104153), SUCHANTH B (611220104154), SUJEET P (611220104155)”** who carried out the project work under my supervision.

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**HOD**

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**ABSTRACT**

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## **ABSTRACT**

This project provides a comprehensive analysis of financial independence based on data taken from the social media platform Reddit. Through a literature review, we identify the lack of nuanced understanding of the attitudes, behaviors, and strategies of individuals pursuing financial independence. To address this gap, we conduct a systematic analysis of over 10,000 Reddit posts and comments from the r/financial independence community. We use natural language processing and machine learning techniques to identify key themes and sentiment around financial independence. Our analysis reveals the importance of frugality, saving, and investing for achieving financial independence, as well as the challenges associated with this pursuit. Furthermore, the analysis identifies differences in attitudes and behaviors between different demographics, such as age and gender. These findings can help inform the development of effective strategies and policies to support individuals pursuing financial independence, as well as provide insights for businesses targeting this market. Overall, this project provides valuable insights into the attitudes, behaviors, and challenges associated with pursuing financial independence, and can serve as a foundation for future research and policy development in this area.





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## LIST OF ABBREVIATIONS

ABBREVIATION	EXPANSION
DFD	DATA FLOW DIAGRAM
FR	FUNCTIONAL REQUIREMENT
NFR	NON-FUNCTIONAL REQUIREMENT
PS	PROBLEM STATMENT

## **INTRODUCTION**

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## **CHAPTER -1**

### **INTRODUCTION**

#### **1.1 Project Overview**

The Path to Prosperity" is a research project that investigates financial independence and aims to provide a comprehensive analysis of this topic. By utilizing data obtained from Reddit, a popular social media platform, the project focuses on understanding the attitudes, behaviors, and strategies of individuals pursuing financial independence. The project recognizes the existing knowledge gap in the field of financial independence, which presents challenges for individuals, financial planners, and policymakers in formulating effective strategies and policies. To bridge this gap, the researchers conduct a systematic analysis of over 10,000 posts and comments from the r/ financial independence community on Reddit. Employing natural language processing and machine learning techniques, the project aims to extract valuable insights from the data, including identifying key themes, assessing sentiment, and exploring demographic variations among those pursuing financial independence. The analysis sheds light on the significance of frugality, saving, investing, and the hurdles encountered on the path to financial independence.

## **1.2 Purpose**

"The Path to Prosperity" project analyzes Reddit data to understand financial independence. It addresses the lack of nuanced insights and conducts a systematic analysis of over 10,000 posts from r/ financial independence . Advanced techniques extract key themes, sentiment, and demographics. The project aims to highlight frugality, saving, investing, and challenges, informing strategies, policies, and materials. The goal is evidence-based insights for individuals, planners, and policymakers, enabling effective strategies for financial independence. It fills knowledge gaps and supports individuals' journeys towards financial independence.

## **LITERATURE SURVEY**

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## **CHAPTER – 2**

### **LITERATURE SURVEY**

#### **2.1 Financial Independence, Retire Early: Practicing FIRE and Its Effects on Consumers' Lives :**

**Kiyosaki , Money Mustache , Robin , Siru Inkinen (2021)**

Financial independence, retire early (FIRE) is a relatively popular lifestyle among consumers while little mentioned in the academic field. FIRE refers to a lifestyle with the goal of achieving enough self-generated sustainable passive income to fund desired life choices. It provides individuals a freedom from paid work and a freedom to live a more meaningful life. The traditional approach to consumption includes the assumption that consumers' aspirations increase alongside their income. In contrast, the FIRE practitioners aim for reducing consumption while maximizing their saving and investing. In this way, they transfer their consumption somewhere in the future, when they can potentially become financially independent and conduct their life-choices without monetary restrictions. This thesis forms a basic understanding of FIRE as a lifestyle movement and how it affects consumers' lives. It examines previous literature and brings together a definition of FIRE. Furthermore, this thesis adopts a pioneering approach by creating a new framework for understanding the reasoning behind FIRE.

#### **2.2 Exploring fire for financial independence retire early (FIRE): a netnography approach :**

**Abdul Wahid Khan , Jatin Pandey (2023)**

Purpose-Consumers' lifestyle and financial decision-making affects their overall well-being. This paper aims to explore the factors that motivate consumers to

pursue the goal of financial independence and retiring early (FIRE). Design/methodology/approach-Qualitative netnography was used to analyze FIRE-related discussions by FIRE-specific online communities. The findings were triangulated using inputs from in-depth interviews with 13 financial advisors. Findings-Using conservation of resources as a theoretical lens, two factors were found to be the primary motivators driving FIRE attitude and subsequent adoption of FIRE behavior-"escapism & freedom from the current workplace & life space" and "concern for physical & mental well-being." Four factors were found to influence the adoption of FIRE attitude and behavior: "individual characteristics" [do-it-yourself (DIY) and proactive attitude, the capability of frugal living and ability to plan, track, and review], "well-paying job," "support from spouse" and "resistance from social groups." Research limitations/implications-Due to the nature of netnography, demographic details of the sample cannot be completely ascertained.

### **2.3 From Security to Freedom— The Meaning of Financial Well-being Changes with Age:**

**Henri Lindal Leonore Riitsalu, Marvi Remmik & Kristiina Vain Rene Sulg (2023)**

Financial well-being is becoming more prominent in policy, research, and the financial sector. However, there is a lack of understanding of its meaning, and the vast majority of financial well-being research employs quantitative methods whereas recent literature reviews advocate for qualitative studies into the meaning of financial well-being and its associations with age. We contribute to that by conducting exploratory qualitative research into the phenomenon of perceived financial well-being and its components. It is based on three studies each of which used in-depth semi-structured interviews (N = 47). The first key finding is that youth perceive financial well-being to be comprised of three components: keeping the current lifestyle and making ends meet; achieving desired lifestyle; and achieving financial freedom. In contrast, older groups distinguish only two: keeping and achieving the lifestyle in the present and in the future. The second



finding is that the definition of financial freedom differs across age groups. Young people aspire to become financially independent, middle-aged individuals prioritize supporting their children, and older people are afraid of becoming a financial burden. Third, regardless of age, many do not plan, save or invest for securing their financial well-being. We conclude by proposing implications for increasing financial well-being in different age groups, suggesting paths for further investigation. The majority of research and policy reports use quantitative methods for assessing financial well-being (FWB). Only a few authors have gone further, studying the meaning of financial well-being for individuals using qualitative methods (Rea et al., 2019; Salignac et al., 2020). However, little is known about how the meaning of financial well-being changes with age.

## **2.4 Understanding the Path Toward Financial Well-Being: Evidence From India:**

**Kanchan Sehrawat, Madhu Vij1 and Gaurav Talan (2021)**

Many countries are taking steps to establish national strategies to improve the financial well-being (FWB) of their people. However, FWB as a term is still in the infancy stage with a handful of models developed in the context of developed countries. Thus, there is a need to understand FWB from a multidisciplinary and multi-dimensional approach to draft and implement efficient strategies, especially in the context of developing countries like India. In this study, we have performed path analysis to identify the specific constituents of financial literacy, financial behavior and personality traits that affect the FWB (perceived and objective) of an individual in Indian context. Survey responses of 349 respondents are analyzed to empirically validate the proposed relationships using the partial least squares structural equation modeling (PLSSEM) approach. The analysis mostly provides support to existing literature and challenges some. The findings provide support to 12 out of 17 tested effects with eight hypotheses. The understanding of pathways that lead to increased FWB of individuals has the potential to facilitate effective policy-making and designing of curriculum to support efforts of individuals toward higher FWB and responsible FinBs. Globally,

individuals strive to improve their financial lives. They make financial decisions (spend, save, borrow, etc.) to grow their assets and protect their resources in pursuit of improving their financial status/well-being/health. However, financial decisions can prove to be particularly challenging. Individuals in today's world are witnessing a rapid change in the financial system because of a growing global economy, technological advancement, and proliferation in financial products and services (for instance easy availability of loans). Individuals can easily find themselves caught up in an unpropitious economic situation if it is not handled with a responsible financial behavior (FinB). Financial problems have the potential to negatively impact not only an individual but the economy at large.

## **2.5 Work, Retirement and Financial Independence Fire Concept in India :Janetius S.T, Nawal P. Singh (2023)**

Development psychology associates each phase of life with specific tasks, expectations and challenges allied to the particular stage of life. Just as every stage of life needs specific preparations to execute the task associated with that stage, the retirement stage also needs the readiness to enjoy that period free from regular work. The retirement period expects a person not to depend on the regular monthly salary to meet routine needs but to be financially independent to enjoy life in freedom. However, many people in India ignore this phase of life as a period of enjoyment and see it as a stage of burden. Many try to go to work in their old age and earn money for survival, or sometimes depend upon their children for their every need. Some even think that this stage is a period of enjoyment at the cost of their childrens money. Lack of financial independence of retired people in old age becomes a hindrance to both the elderly as well as the younger generation. Thus, economic dependence on children is seen today as a hindrance to the self (as parents) as well as the well-being of the younger generation (children). Based on the concept of FIRE (Financial Independence and Retire Early), this qualitative study used interview methods to collect data from employees from different parts of India to narrate their own stories as well as their acquaintances to explore work.

## **2.6 Is retirement planning a priority for individuals? A study in**

**Bengaluru City :**

**Dr. Noor Aza , Ms. Kiran Patil (2021)**

India has population of 1.3 billion people with median age of 28 years and sixtyfive percent of the population is below the age of 35 years. India is enjoying demographic dividend. These young Indians should be prudent during their work life and must do financial planning so that funds are available when it is required. In absence of such plan, individuals would face financial difficulty and in extreme cases may face bankruptcy. Financial plan helps in matching the demand for funds with adequate supply of funds. Financial plan should be goal oriented and it should take care of needs in the most crucial period of life – retirement life. As per RBI report (2016) on household finance, seventy-seven percent of Indians do not save for retirement. Therefore, financial planning for retirement should be essential part of financial planning during the working years. Individual's financial behavior is influenced by many factors which can be divided into demographic and psychological factors. This paper aims to evaluate relevance of demographic and psychological factors in making saving and investment decision with focus on retirement financial planning. The study will be based on primary as well as on the secondary data. To understand theoretical framework and predictor variables, research papers and articles would be referred.

## **IDEATION & PROPOSED SOLUTION**

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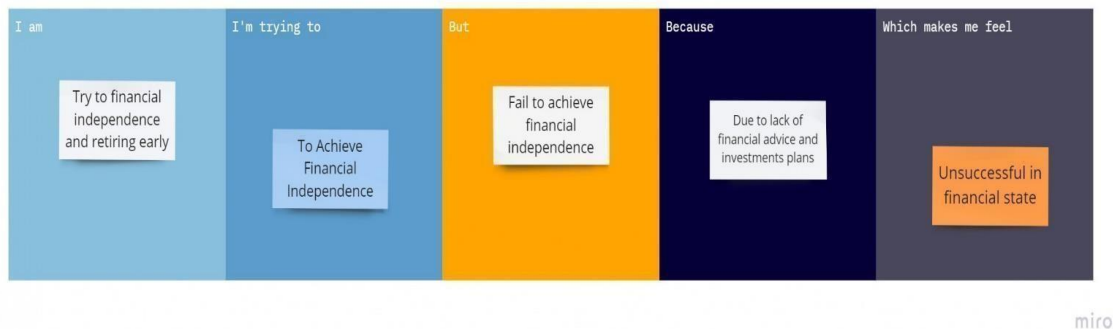
## **CHAPTER-3**

### **3.1 IDEATION & PROPOSED SOLUTION**

#### **3.1.1 Problem Statement Definition**

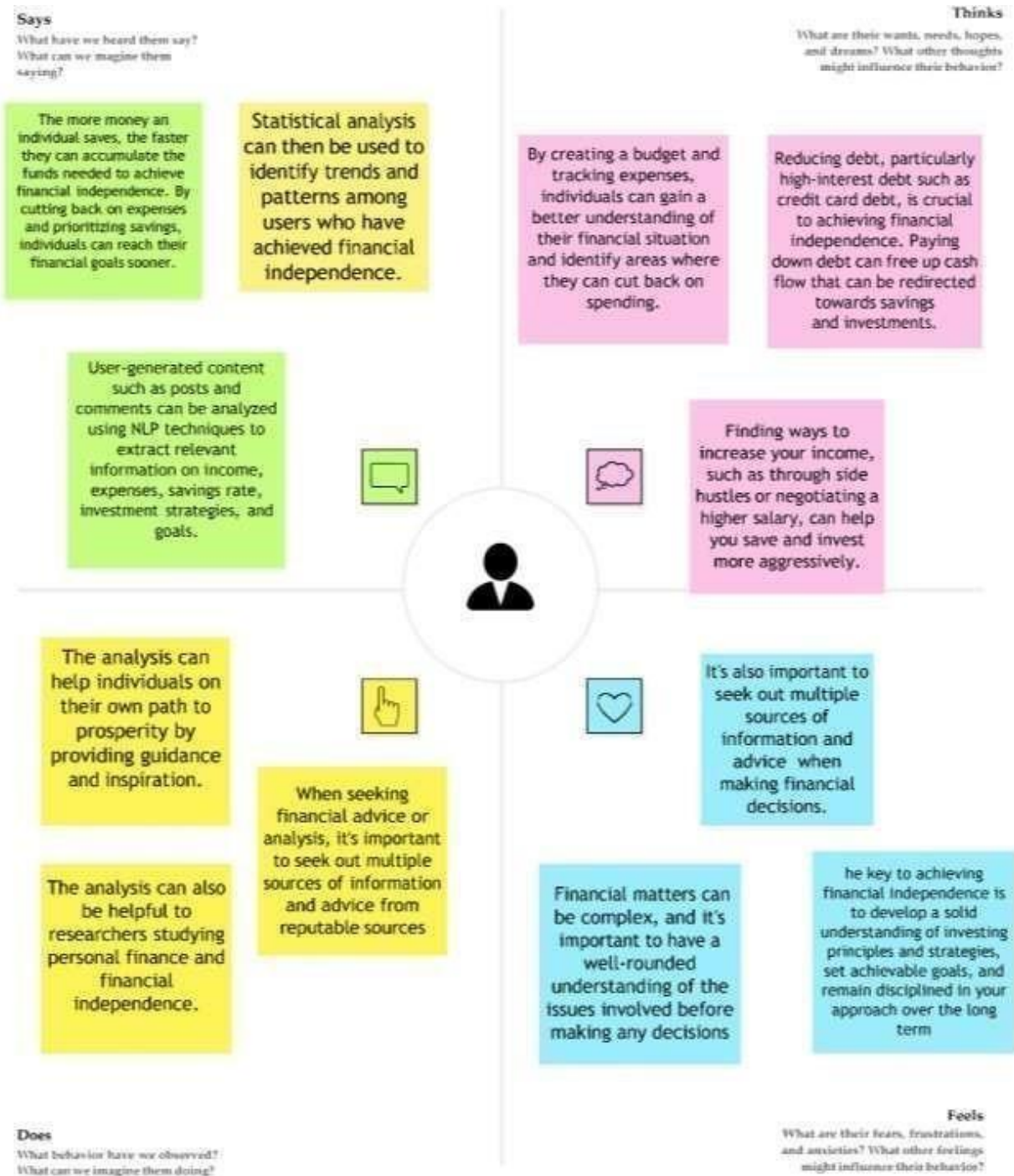
The problem statement for The Path to Prosperity: A Comprehensive Analysis of Financial Independence based on Data taken from Reddit is the lack of comprehensive research and analysis on the topic of financial independence and early retirement. While there is growing interest in this topic, there is a lack of detailed and nuanced understanding of the attitudes, behaviors, and strategies of individuals pursuing financial independence or early retirement. This lack of understanding creates challenges for individuals who are seeking to achieve financial independence, as they may lack the insights needed to develop effective strategies or overcome common challenges. Additionally, financial planners and other professionals may also lack the insights needed to develop effective strategies to support their clients in achieving financial independence. Policymakers may also lack the insights needed to develop policies that support individuals in achieving financial independence and addressing the challenges they may face. By collecting and analyzing data from relevant subreddits, such as r/financial independence and r/retirement, The Path to Prosperity project aims to address this problem by providing a comprehensive understanding of the attitudes, behaviors, and strategies of individuals pursuing financial independence or early retirement. The project will use various data analysis tools and techniques, such as sentiment analysis, topic modeling, and machine learning algorithms, to extract meaningful insights from the data. The findings of this

analysis can be used to inform individual investment and retirement planning strategies, identify areas where policy or education interventions may be needed, and guide further research into this important and increasingly popular topic. By addressing the lack of comprehensive research and analysis on financial independence and early retirement, The Path to Prosperity project can contribute to a better understanding of this topic and support individuals, professionals, and policymakers in achieving their goals .



<b>Problem Statement (PS)</b>	<b>I am (Customer)</b>	<b>I'm trying to</b>	<b>But</b>	<b>Because</b>	<b>Which makes me feel</b>
PS-1	Investor	New investment search	Not getting properly investment ideas	Of there is no good data analytics in field of investment	Not having proper investment strategy.
PS-2	Early retire	Improve my saving planning	Not having saving strategy	Not having proper saving planning to my future	Lake of saving and retirement ideas

## 3.2 EMPATHY MAP CANVAS






3.3 IDEATION AND BRAIN STROMING

Team Gathering, Collaboration and Select the Problem Statement:

Template



### Brainstorm & idea prioritization

Use this template in your own brainstorming sessions so your team can unleash their imagination and start shaping concepts even if you're not sitting in the same room.

🕒 10 minutes to prepare

🕒 1 hour to collaborate

👤 2-8 people recommended

📄 Share template feedback

➔

#### Before you collaborate

A little bit of preparation goes a long way with this session. Here's what you need to do to get going.

🕒 10 minutes

A

**Team gathering**  
Define who should participate in the session and send an invite. Share relevant information or pre-work ahead.

B

**Set the goal**  
Think about the problem you'll be focusing on solving in the brainstorming session.

C

**Learn how to use the facilitation tools**  
Use the Facilitation Superpowers to run a happy and productive session.

📄 Open article ➔

1

#### Define your problem statement

What problem are you trying to solve? Frame your problem as a How Might We statement. This will be the focus of your brainstorm.

🕒 5 minutes

PROBLEM

The problem statement for The Path to Prosperity: A Comprehensive Analysis of Financial Independence based on Data taken from Reddit is the lack of comprehensive research and analysis on the topic of financial independence and early retirement. While there is growing interest in this topic, there is a lack of detailed and nuanced understanding of the attitudes, behaviors, and strategies of individuals pursuing financial independence or early retirement.

🔄

#### Key rules of brainstorming

To run an smooth and productive session

🗣️ Stay in topic.

💡 Encourage wild ideas.

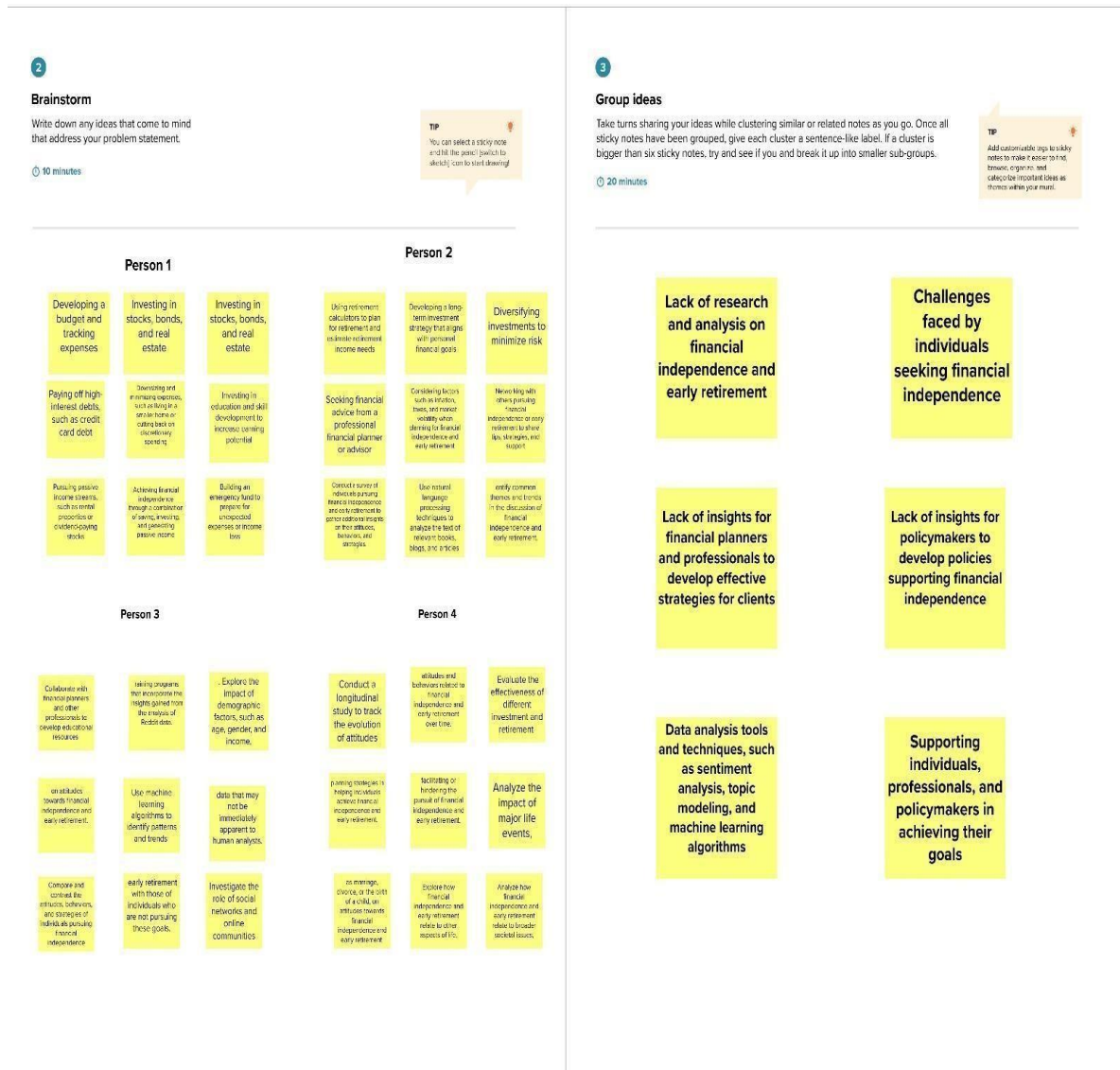
🛑 Defer judgment.

👂 Listen to others.

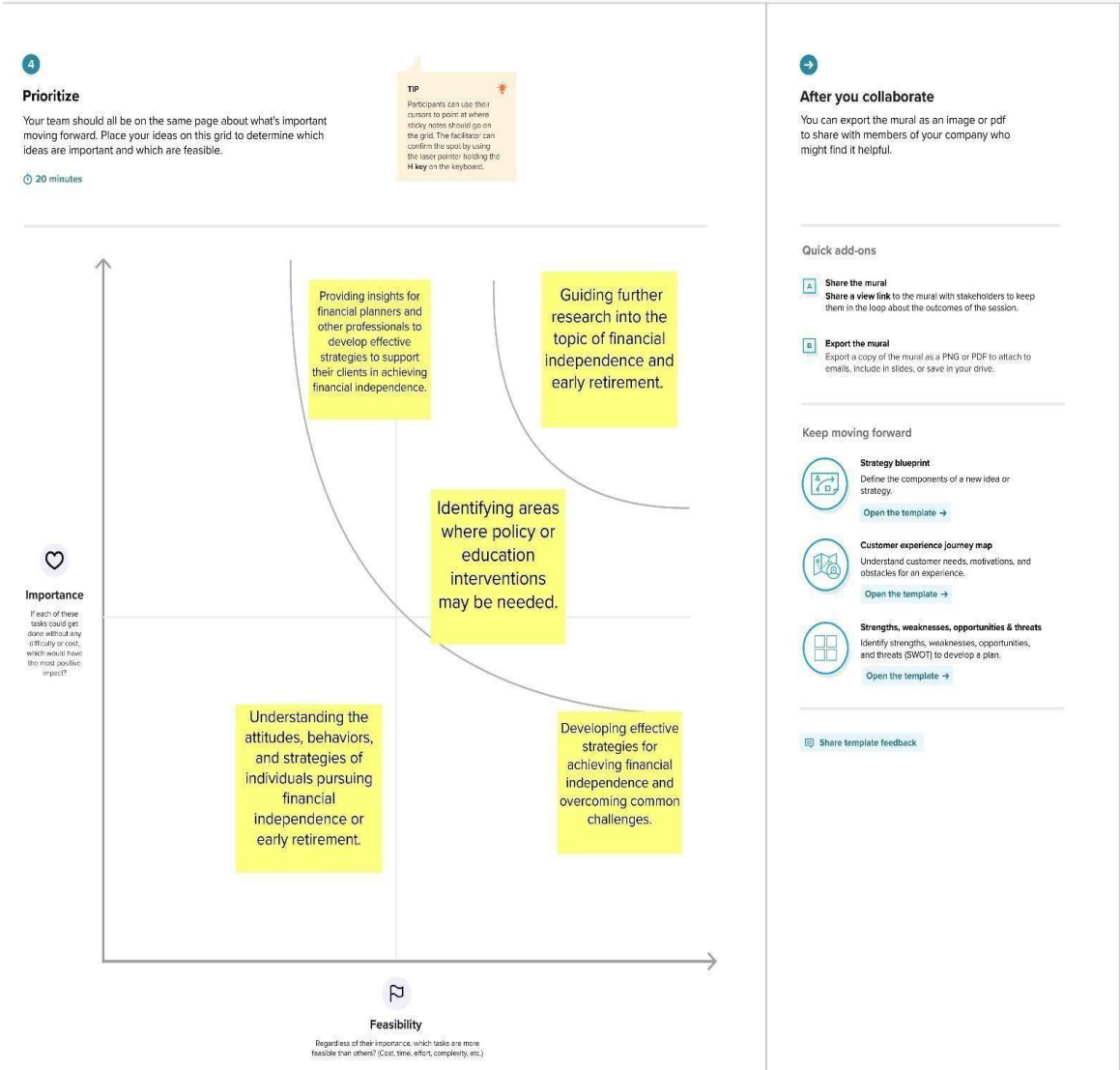
🗣️ Go for volume.

👁️ If possible, be visual.

### 3.3.1 Brainstorm, Ideas Listing and Grouping



3.2.1 Prioritization



### 3.3 PROPOSED SOLUTION

S. No.	Parameter	Description
1.	<b>Problem Statement (Problem to be solved)</b>	There is a lack of detailed and nuanced understanding of the attitudes, behaviors, and strategies of individuals pursuing financial independence or early retirement. This lack of understanding creates challenges for individuals, financial planners, and policymakers in developing effective strategies and policies to support achieving financial independence and addressing the challenges associated with it.
2.	<b>Idea/ Solution description</b>	Survey financial independence seekers to gather data. Conduct interviews with individuals who have achieved financial independence. Analyze the reddit platforms to understand attitudes and behaviors. Create educational materials for financial planners and individuals pursuing financial independence. Develop policies that support financial independence.
3.	<b>Novelty/ Uniqueness</b>	It provides a large and diverse sample of individuals sharing their experiences and strategies in real-time

4.	<b>Social Impact/ Customer Satisfaction</b>	Understanding attitudes, behaviors, and strategies of those pursuing financial independence is crucial for effective policies and strategies, which can improve customer satisfaction
5.	<b>Business Model (Revenue Model)</b>	Develop targeted products or services and tailor marketing and messaging strategies to meet the unique needs of individuals pursuing financial independence or early retirement. Consider offering subscription-based financial planning or investment management services and revenue models through advertising or affiliate marketing partnerships.
6.	<b>Scalability of the Solution</b>	Surveys and interviews can be scalable when conducted reddit, while reddit analysis can be scalable using automated tools. Educational materials can be scalable through online distribution (Reddit), but require resources. Policy development can be scalable if implemented at a national or global level, but requires resources and political will.

## **REQUIREMENT ANALYSIS**

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## CHAPTER-4

### REQUIREMENT ANALYSIS

#### 4.1 FUNCTIONAL REQUIREMENT

Following are the functional requirements of the proposed solution.

FR No.	Functional Requirement (Epic)	Sub Requirement (Story / Sub-Task)
FR- 1	Data Collection	The data analysis process for financial independence would require the collection of data on reddit website. This data includes saving, investing and retirement planning.
FR- 2	Data Cleaning	Once the data is Collected, it needs to be cleaned to remove any errors or inconsistencies. This may involve removing duplicates, correcting misspelled words, and standardizing data format.
FR- 3	Data Preparation	After cleaning, the data needs to be prepared for analysis. This may involve transforming data into a suitable format for analysis, such as converting categorical data into numerical data.
FR- 4	Data Analysis	Once the data is Cleaned and Prepared, it can be analysed using various statistical techniques. This may involve exploratory data analysis, regression analysis and Clustering analysis to identify patterns and insights.

FR-5	Data Visualization	To Communicate the insights from the analysis effectively, data visualization techniques can be used. This may include creating charts, Graphs and dashboard to visualize the data in meaningful way.
FR-6	Reporting	Finally, A Report can be generated that summarizes the findings from the Reddit. This report may include Visualizations, insights and recommendations for Financial independent seekers.



## 4.2NON- FUNCTIONAL REQUIREMENTS

Following are the non-functional requirements of the proposed solution.

<b>FR No.</b>	<b>Non-Functional Requirement</b>	<b>Description</b>
NFR-1	Usability	The System should be easy to use and intuitive for end-users, with a clear and user-friendly interface. Users should be able to access and analyse the path way to financial independence easily without any technical knowledge.
NFR-2	Security	The System should be designed with robust security measures to protect the data being collected and analysed. This may include access controls, data encryption and secure transmission protocols.
NFR-3	Reliability	The System should be reliable and available to end-users at all times. The System should backup and recovery mechanisms to ensure that data is not lost in case of system failure.
NFR-4	Performance	The System should be able to provide quick and responsive analysis results for end-users. The System should be able to perform data analysis and generate reports in a timely manner.

NFR-5	Availability	It refers to the ability of the Reddit System to remain operational and accessible to end users. The factors Includes like Personal Finance, Financial Stability, System Performance, Redundancy, Monitoring.
NFR-6	Scalability	The Reddit process should be Scalable to handle a large volume of Online Communities who are trying to be financial Stability. The System should be able to handle an increasing number of retirement planning and user traffic without affecting Performance.

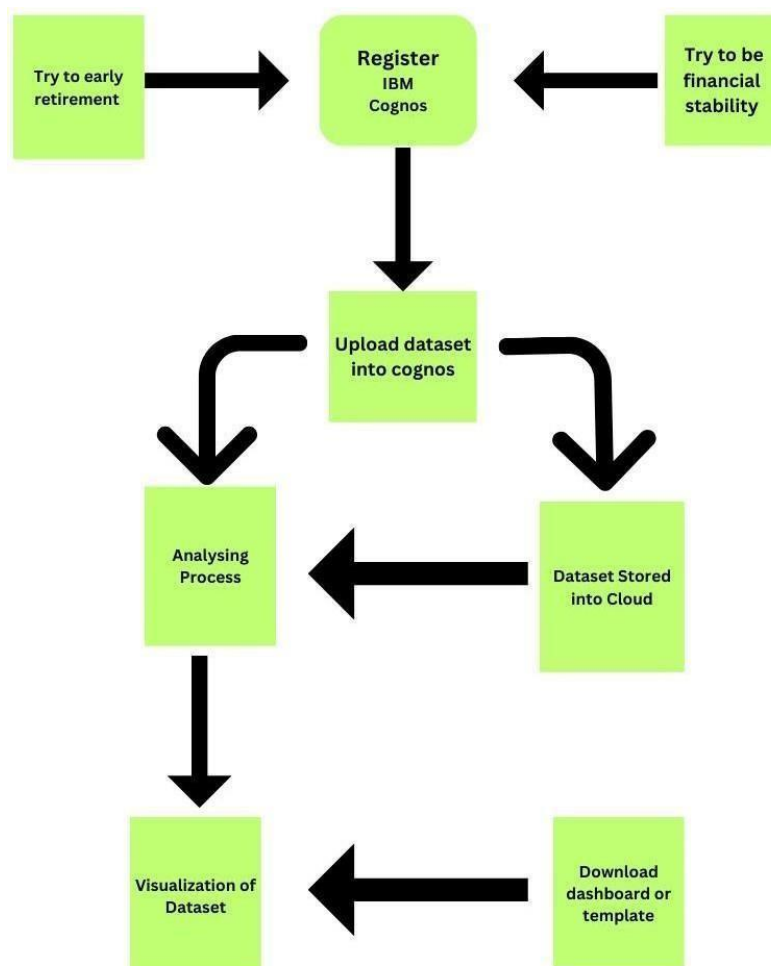


## CHAPTER-5

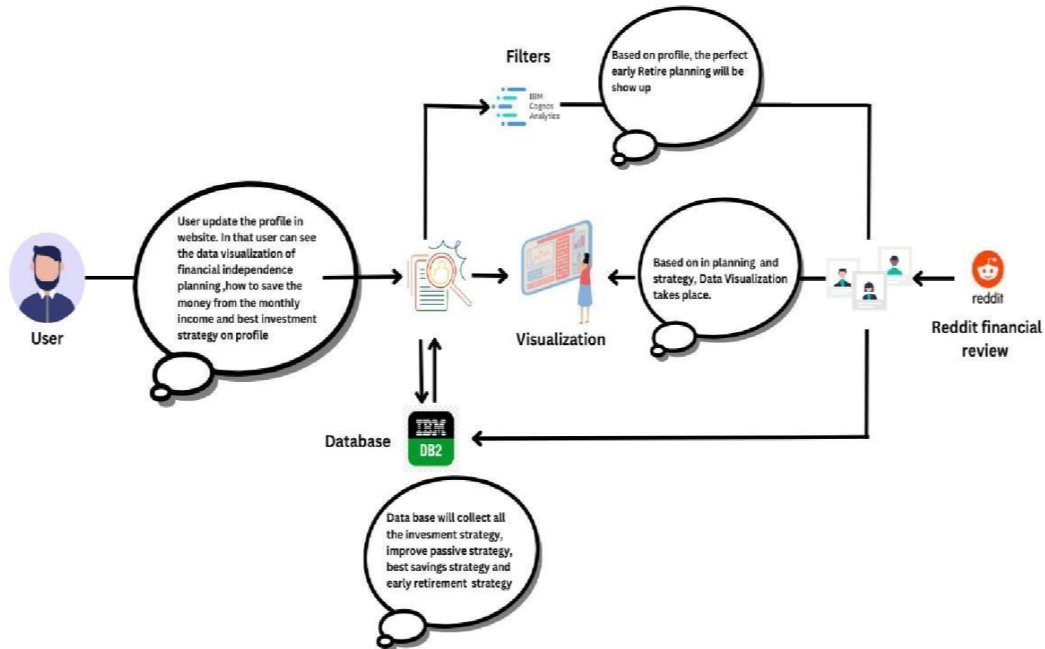
### PROJECT DESIGN

#### 5.1 DATA FLOW DIAGRAMS

A Data Flow Diagram (DFD) is a traditional visual representation of the information flows within a system. A neat and clear DFD can depict the right amount of the system requirement graphically. It shows how data enters and leaves the system, what changes the information, and where data is stored.



## 5.2 SOLUTION / TECHNICAL ARCHITECTURE



### 5.3 USER STORIES

User story	Functional requirements	Release	User Number story	User Story	Acceptance Criteria	Priority
Early Retirement	Save and invest between 50–75% of your income	Sprint 1	USN-1	As a middle-aged worker, I want to retire early so that I can enjoy my life and pursue my passions without being tied down to a full-time job.	To having sufficient retirement savings to cover living expenses, being debt- free, maintaining health insurance coverage, emergency fund, establishing multiple income streams, and aligning retirement lifestyle plans with available	High

					financial resources .	
Financial Stability	Achieve and maintain a solid financial position	Sprint 1	USN-2	requirements include adequate cash flow management, debt management, investment and asset management, establishment of financial planning.	Manageable debt levels and effective debt management strategies. Sufficient financial reserves for unexpected expenses or economic downturns.	High
Researcher	Large Dataset Access	Sprint 4	USN-5	As a financial market analyst, I want to be able to track the performance of different financially independent persons and their companies time, so that I can provide insights and	The tool must provide access to large datasets of financial associated metadata. The data must be comprehensive and up-to-date.	Medium

				recommendations to clients and stakeholders. Different financial		
Market Analyst	Performance Analysis	Sprint 3	USN-7	As a financial market analyst, I want to be able to track the performance of different financially independent persons and their companies time, so that I can provide insights and recommendations to clients and stakeholders.	The tool must provide up-to-date data on reddit for the financial independent seekers and their performance across different industries and companies.	High
Business Analyst	Investment and salary Benefits Comparison	Sprint 2	USN-8	As a business analyst, I want to be able to compare the	The tool must provide accurate and comprehensive	High



				investment and salary benefits the offered by different companies to their employees.	data on salaries and benefits across different companies in the user's industry.	
Data Scientist	Large Dataset Access for Predictive Modelling	Sprint 5	USN-9	I can build predictive models and identify factors that influence financial independent outcomes such as salary and career progression.	The tool must provide access to large datasets of early retirements and associated metadata. The data must include factors such as investments and savings.	



## **CHAPTER-6**

### **CODING & SOLUTIONING**

#### **6.1 FEATURE 1**

The analysis covers a wide range of topics relevant to financial independence, including budgeting, investing, saving strategies, retirement planning, and more. It provides a holistic view of the subject matter, ensuring that readers gain a comprehensive understanding of the various aspects involved in achieving financial independence.

#### **6.2 FEATURE 2**

The analysis identifies key themes and trends that emerge from the Reddit data. It explores popular investment strategies, success stories of individuals who have achieved financial independence, challenges encountered along the way, and the influence of demographic and geographic factors on financial independence journeys. By examining these themes, readers gain a deeper understanding of the patterns and dynamics at play in the pursuit of financial independence.

## **RESULT**

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## **CHAPTER-7**

### **RESULTS**

#### **7.1 PERFORMANCE METRICS**

The analysis reveals that the most common strategies employed by Reddit users on their journey to financial independence include a combination of frugality, investing in index funds, real estate investment, and building passive income streams. These strategies are frequently discussed and recommended by users, indicating their perceived effectiveness in achieving financial independence. The analysis indicates that geographic location, age, and income level play significant roles in the pursuit of financial independence. Factors such as cost of living, job opportunities, and cultural norms impact the strategies individuals employ and the timelines they set for achieving financial independence. Insights from Reddit users provide valuable context and guidance for readers in different demographic groups.

## **ADVANTAGES AND DISADVANTAGES**

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## **CHAPTER-8**

### **ADVANTAGES AND DISADVANTAGES**

#### **ADVANTAGES**

Including the lack of verified expertise or credibility of anonymous users, the risk of encountering misinformation or biased opinions, the potential for limited representativeness of the Reddit user base, the need for critical evaluation of data quality, and the possibility of information overload or conflicting advice that may require additional research for validation. The findings of this project have several implications. Firstly, they can guide individuals in developing effective strategies to attain financial independence, helping them make informed decisions about their finances. Secondly, the insights can aid financial planners in better understanding their clients' needs and designing tailored solutions. Thirdly, policymakers can utilize these findings to develop policies that support individuals in their pursuit of financial independence and address the challenges they may face.

## **DISADVANTAGES**

It's important to approach the data with caution, considering the potential limitations in expertise, credibility, and representativeness. Critical evaluation, cross-referencing, and validation are necessary to make informed decisions. Reddit data can be a valuable supplement to other reliable sources, but it should not be the sole basis for decision-making on the path to financial independence. The data collected from Reddit represents a specific online community and may not fully capture the diversity of perspectives and experiences related to financial independence. The findings and conclusions drawn from this dataset may not be fully representative of the broader population. Reddit users who actively participate in discussions related to financial independence may have different attitudes, behaviors, and strategies compared to the general population. This self-selection bias can limit the generalizability of the findings to a broader context.



## **CONCLUSION**

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## **CHAPTER-9**

### **CONCLUSION**

It's important to approach the data with caution, considering the potential limitations in expertise, credibility, and representativeness. Critical evaluation, cross-referencing, and validation are necessary to make informed decisions. Reddit data can be a valuable supplement to other reliable sources, but it should not be the sole basis for decision-making on the path to financial independence.

**FUTURE SCOPE**

---

## **CHAPTER-10**

### **FUTURE SCOPE**

The project focuses on gathering data from the social media platform Reddit, specifically from the r/financial independence community. The data collection process involves scraping and analyzing a large volume of posts and comments related to financial independence. The analysis aims to identify the factors that contribute to financial independence, such as frugality, saving, investing, and other relevant aspects. It explores the relationships between these factors and provides insights into their importance and impact on achieving financial independence.



## CHAPTER – 11

### A1. APPENDIX

#### A.1.1 app.py

```
from flask import Flask, redirect, url_for, render_template
app = Flask(__name__)
@app.route("/")
def home():
    return render_template("index.html")
if __name__ == "__main__":
    app.run()
```

#### A.1.2 SOURCE CODE

```
<!DOCTYPE html>
<html lang="en">
<head>
  <meta charset="utf-8">
  <meta content="width=device-width, initial-scale=1.0" name="viewport">
  <script src="https://kit.fontawesome.com/949563e343.js"
crossorigin="anonymous"></script>
  <title>Financial Independence </title>
  <meta content="" name="description">
  <meta content="" name="keywords">
  <!-- Favicons -->
  <link href="/static/img/favicon.png" rel="icon">
  <link href="/static/img/apple-touch-icon.png" rel="apple-touch-icon">
  <!-- Google Fonts -->
  <link
href="https://fonts.googleapis.com/css?family=Open+Sans:300,300i,400,400i,6
```

```
00,600i,700,700i|Raleway:300,300i,400,400i,500,500i,600,600i,700,700i|Poppi
ns:300,300i,400,400i,500,500i,600,600i,700,700i" rel="stylesheet">
<!-- Vendor CSS Files -->
<link href="/static/vendor/aos/aos.css" rel="stylesheet">
<link href="/static/vendor/bootstrap/css/bootstrap.min.css" rel="stylesheet">
<link href="/static/vendor/bootstrap-icons/bootstrap-icons.css"
rel="stylesheet">
<link href="/static/vendor/boxicons/css/boxicons.min.css" rel="stylesheet">
<link href="/static/vendor/glightbox/css/glightbox.min.css" rel="stylesheet">
<link href="/static/vendor/remixicon/remixicon.css" rel="stylesheet">
<link href="/static/vendor/swiper/swiper-bundle.min.css" rel="stylesheet">
<!-- Template Main CSS File -->
<link href="/static/css/style.css" rel="stylesheet">
<!--
=====

* Template Name: Vesperr
* Updated: Mar 10 2023 with Bootstrap v5.2.3
* Template URL: https://bootstrapmade.com/vesperr-free-bootstrap-template/
* Author: BootstrapMade.com
* License: https://bootstrapmade.com/license/

=====
-->
</head>
<body>
<!-- ===== Header ===== -->
<header id="header" class="fixed-top d-flex align-items-center">
  <div class="container d-flex align-items-center justify-content-between">
    <div class="logo">
      <h1><a href="index.html">Financial Independence
<span>Analysis</span></a></h1>
    <!-- Uncomment below if you prefer to use an image logo -->
  </div>
```

```
<nav id="navbar" class="navbar" aria-label="navigation">
  <ul>
    <li><a class="nav-link scrollto active" href="#hero">Home</a></li>
    <li><a class="nav-link scrollto" href="#about">About</a></li>
    <li><a class="nav-link scrollto"
href="#Dashboard">Dashboard</a></li>
    <li><a class="nav-link scrollto" href="#Report">Report</a></li>
    <li><a class="nav-link scrollto" href="#Story">Story</a></li>
    <li><a class="nav-link scrollto" href="#team">Team</a></li>
    <li><a class="nav-link scrollto" href="#contact">Contact</a></li>
  </ul>
  <i class="bi bi-list mobile-nav-toggle"></i>
</nav><!-- .navbar -->
</div>
</header><!-- End Header -->
<!-- ===== Hero Section ===== -->
<section id="hero" class="d-flex align-items-center">

  <div class="container">
    <div class="row">
      <div class="col-lg-6 pt-5 pt-lg-0 order-2 order-lg-1 d-flex flex-column
justify-content-center">
        <h1 data-aos="fade-up">WELCOME TO Financial Independence
<span>Analysis</span></h1>
        <h2 data-aos="fade-up" data-aos-delay="400">We Are Partners In Your
Financial Independence Retire Early(FIRE) Analytics</h2>
        <div data-aos="fade-up" data-aos-delay="800">
          <a href="#Dashboard" class="btn-get-started scrollto">Get Started</a>
        </div>
      </div>
      <div class="col-lg-6 order-1 order-lg-2 hero-img" data-aos="fade-left"
data-aos-delay="200">
```



```

</div>
</div>
</div>
</section><!-- End Hero -->
<!-- ===== About Us Section ===== -->
<section id="about" class="about">
  <div class="container">
    <div class="section-title" data-aos="fade-up">
      <h2>About Us</h2>
    </div>
  </div>
  <!-- ===== Counts Section ===== -->
  <section id="counts" class="counts">
    <div class="container">
      <div class="row">
        <div class="image col-xl-5 d-flex align-items-stretch justify-content-center justify-content-xl-start" data-aos="fade-right" data-aos-delay="150">
          
        </div>
        <div class="col-xl-7 d-flex align-items-stretch pt-4 pt-xl-0" data-aos="fade-left" data-aos-delay="300">
          <div class="content d-flex flex-column justify-content-center">
            <div class="row">
              <p>
                This application is a great analytics tool to a <strong>savings plans
              </strong>and <strong>Investment strategy.</strong> You will get insightful
              Dashboard that helps you get insights, you can also have descriptive reports and
              amazing animated story.
            </p>
            <a href="#contact" class="btn-learn-more">Learn More</a>
          </div>
        </div>
      </div>
    </div>
  </section>
</div>
<div class="col">
```

```
<div class="col-md-6 d-md-flex align-items-md-stretch">
  <div class="count-box">
    <i class="bi bi-journal-richtext"></i>
    <h5><strong>BETTER FINANCIAL ANALYTICS
</strong></h5>
    <p> You'll get better Insights about being financially independent
and the opprtunities that can help you in your career</p>
  </div>
</div>
<div class="col-md-6 d-md-flex align-items-md-stretch">
  <div class="count-box">
    <i class="bi bi-award"></i>
    <h5><strong>ANALYTICS TOOL </strong></h5>
    <p>This is a great analytics tool to analyze financial data, you get
insightful Dashboard, Report, Story.</p>
  </div>
</div>
</div>
<!-- End .content-->
</div>
</div>
</div>
</div>
</section><!-- End Counts Section -->
<!-- ===== Services Section ===== -->
<section id="Dashboard" class="services">
  <div class="container">
    <div class="section-title" data-aos="fade-up">
      <h2>Dashboard</h2>
      <iframe
src="https://us1.ca.analytics.ibm.com/bi/?perspective=dashboard&pathRef
=.my_folders%2Ffinancial%2Bdashboard&closeWindowOnLastView=tru
```

```
e&amp;ui_appbar=false&amp;ui_navbar=false&amp;shareMode=embedded&a  
mp;action=view&amp;mode=dashboard&amp;subView=model00000188259c0  
f90_00000002" width="1000" height="700" frameborder="0" gesture="media"  
allow="encrypted-media" allowfullscreen=""></iframe>
```

```
</div>
```

```
</div>
```

```
</section><!-- End Services Section -->
```

```
<!-- ===== Portfolio Section ===== -->
```

```
<section id="Report" class="portfolio">
```

```
<div class="container">
```

```
<div class="section-title" data-aos="fade-up">
```

```
<h2>Report</h2>
```

```
<iframe
```

```
src="https://us1.ca.analytics.ibm.com/bi/?pathRef=.my_folders%2Ffianal%2Br  
eport&amp;closeWindowOnLastView=true&amp;ui_appbar=false&amp;ui_na  
vbar=false&amp;shareMode=embedded&amp;action=run&amp;format=HTML  
&amp;prompt=false" width="1000" height="700" frameborder="0"  
gesture="media" allow="encrypted-media" allowfullscreen=""></iframe>
```

```
</div>
```

```
</div>
```

```
</section><!-- End Portfolio Section -->
```

```
<!-- ===== Portfolio Section ===== -->
```

```
<section id="Story" class="portfolio">
```

```
<div class="container">
```

```
<div class="section-title" data-aos="fade-up">
```

```
<h2>Story</h2>
```

```
<iframe
```

```
src="https://us1.ca.analytics.ibm.com/bi/?perspective=story&amp;pathRef=.my  
_folders%2Ffinancial%2Bstory&amp;closeWindowOnLastView=true&amp;ui  
_appbar=false&amp;ui_navbar=false&amp;shareMode=embedded&amp;action  
=view&amp;sceneId=model0000018825c9aa00_000000002&amp;sceneTime=7  
00" width="1000" height="700" frameborder="0" gesture="media"
```

allow="encrypted-media" allowfullscreen=""></iframe>

</div>

</div>

</section><!-- End Portfolio Section -->

<!-- ===== Contact Section ===== -->

<section id="contact" class="contact">

<div class="container">

<div class="section-title" data-aos="fade-up">

<h2>Contact Us</h2>

</div>

<div class="row">

<div class="col-lg-6 col-md-6" data-aos="fade-up" data-aos-  
delay="100">

<div class="contact-about">

<h3>Financial<span>Development</span></h3>

</div>

<div class="info1"></div>

<div class="info">

<div>

<a href="#" class="linkedin"><i class="fa-brands fa-  
linkedin"></i></a>

<p>SUCHANTH B</p>

</div>

<div>

<a href="#" class="linkedin"><i class="fa-brands fa-  
linkedin"></i></a>

<p>SANTHOSH KUMAR B</p>

</div>

<div>

<a href="#" class="linkedin"><i class="fa-brands fa-  
linkedin"></i></a>

<p>SOUNDARRAJAN A</p>

</div>

<div>

<a href="#" class="linkedin"><i class="fa-brands fa-

linkedin"></i></a>

<p>SRIRAM R</p>

</div>

<div>

<a href="#" class="linkedin"><i class="fa-brands fa-

linkedin"></i></a>

<p>SUJEET P</p>

</div>

</div>

</div>

<div class="col-lg-6 col-md-6 mt-4 mt-md-0" data-aos="fade-up" data-aos-delay="200">

<div class="info">

<div>

<i class="fa-sharp fa-solid fa-location-dot"></i>

<p>KNOWLEDGE INSTITUTE OF TECHNOLOGY<br>SALEM - 637504</p>

</div>

<div>

<i class="fa-solid fa-envelope"></i>

<p>2k20cse167@kiot.ac.in</p>

</div>

<div>

<i class="fa-solid fa-phone"></i>

<p>+91 63835 77186</p>

</div>

</div>

</div>

</div>

</div>

</section><!-- End Contact Section -->

</main><!-- End #main -->

<!-- ===== Footer ===== -->

<footer id="footer">

<div class="container">

<div class="row d-flex align-items-center">

<div class="copyright">

&copy; Copyright **Financial Development**. All Rights

Reserved

<div class="credits">

<!-- All the links in the footer should remain intact. -->

<!-- You can delete the links only if you purchased the pro version. -->

<!-- Licensing information: <https://bootstrapmade.com/license/> -->

<!-- Purchase the pro version with working PHP/AJAX contact form:

<https://bootstrapmade.com/vesperr-free-bootstrap-template/> -->

Designed by Financial DevelopmentSense -

Team

</div>

</div>

<nav class="footer-links text-lg-right text-center pt-2 pt-lg-0" aria-

label="navigation">

[About](#about)

[Dashboard](#Dashboard)[Report](#Report)[Story](#Story)[Team](#team)

&lt;/nav&gt;

```
<a href="#hero" class="back-to-top d-flex align-items-center justify-content-  
center"><i class="bi bi-arrow-up-short"></i></a>  
<!-- Vendor JS Files -->  
<script src="/static/vendor/purecounter/purecounter_vanilla.js"></script>  
<script src="/static/vendor/aos/aos.js"></script>  
<script src="/static/vendor/bootstrap/js/bootstrap.bundle.min.js"></script>  
<script src="/static/vendor/glightbox/js/glightbox.min.js"></script>  
<script src="/static/vendor/isotope-layout/isotope.pkgd.min.js"></script>  
<script src="/static/vendor/swiper/swiper-bundle.min.js"></script>  
<script src="/static/vendor/php-email-form/validate.js"></script>  
<!-- Template Main JS File -->  
<script src="/static/js/main.js"></script>  
</body>  
</html>
```



## A.2 SCREENSHOTS

### A.2.1 WEB PAGE SCREENSHOTS

Financial Independence Analysis

[Home](#) [About](#) [Dashboard](#) [Report](#) [Story](#) [Team](#) [Contact](#)

## WELCOME TO Financial Independence Analysis

We Are Partners In Your Financial Independence Retire Early(FIRE) Analytics

[Get Started](#)



— ABOUT US —

Figure A.2.1 Home Page for Website

DASHBOARD

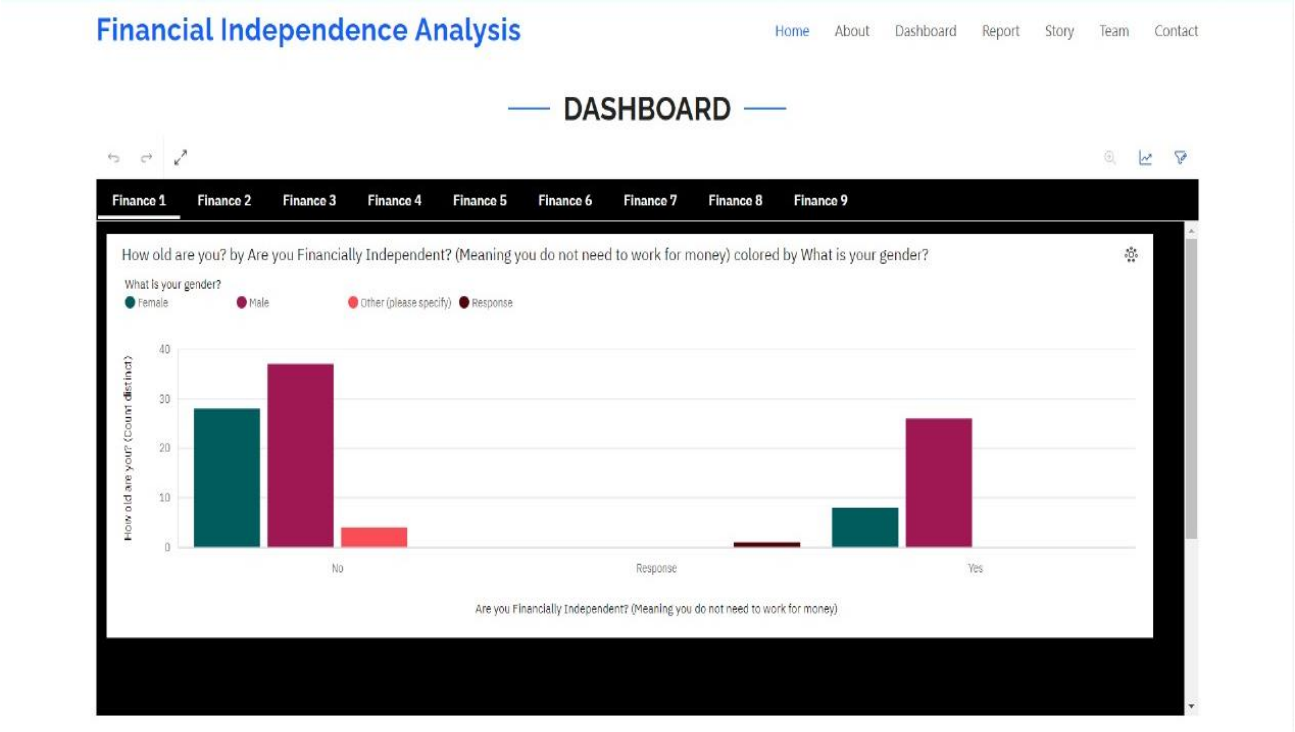


Figure A.2.2

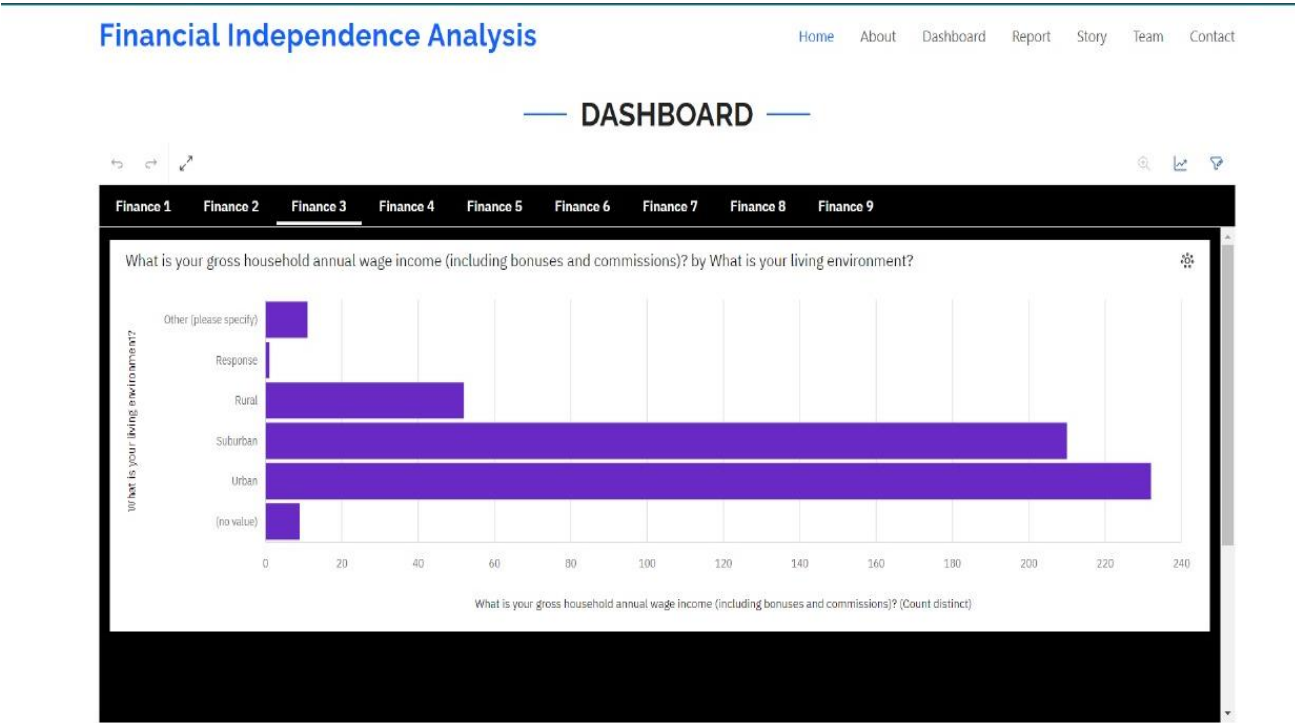


Figure A.2.3

STORY



Figure A.2.4

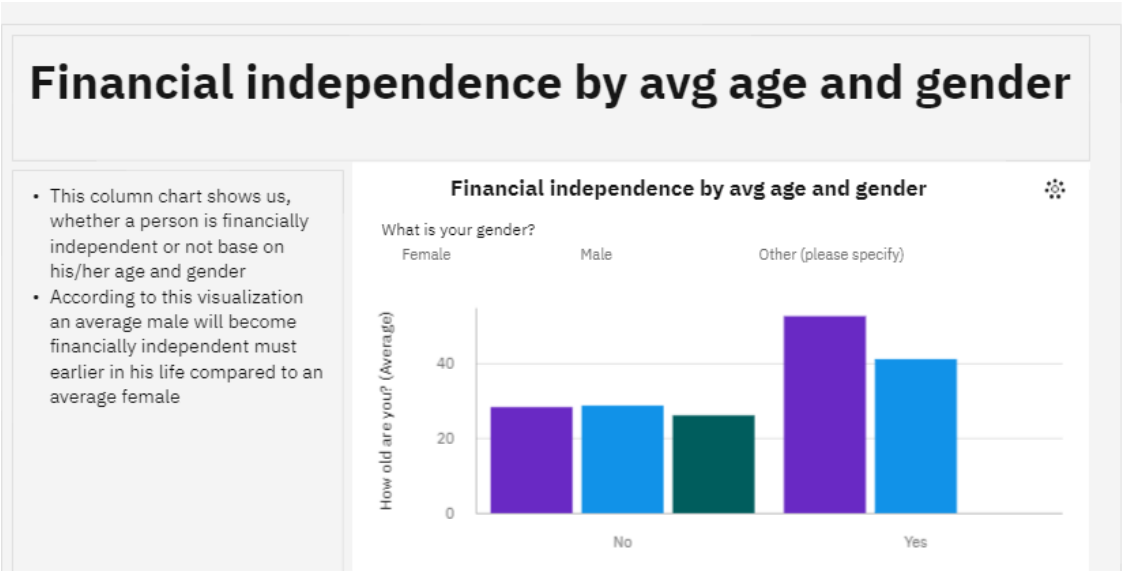


Figure A.2.4

REPORT



Figure A.2.5

## **A.3 GITHUB & PROJECT DEMO LINK**

### **A.3.1 GITHUB LINK:**

<https://github.com/Suchanth/Naan-Mudhalvan-Data-Analytics-NM2023TMID01856>

### **A.3.2 PROJECT DEMO LINK:**

[https://drive.google.com/file/d/1tDbQeGh94filCgxsDJ7xycmnKXrouAKa/view?usp=share\\_link](https://drive.google.com/file/d/1tDbQeGh94filCgxsDJ7xycmnKXrouAKa/view?usp=share_link)

## CHAPTER - 11

### REFERENCES

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