

National Bonds

Financial Health Assessment Report

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Executive Summary

Overall Financial Health Score: 72/100

72

Good! You have a solid financial foundation with some areas for improvement.

Key Highlights:

- Strongest area: Debt Management (85.0/100)
- Area for improvement: Investment Knowledge (50.0/100)
- You have a strong financial foundation
- Risk tolerance: Moderate

Score Breakdown by Category

Category	Your Score	Max Score	Percentage
Budgeting & Income	75.0	100	75%
Savings	60.0	100	60%
Debt Management	85.0	100	85%
Financial Planning	65.0	100	65%
Investment Knowledge	50.0	100	50%

Top Recommendations

Start Retirement Planning Early

Starting retirement savings in your 20s and 30s gives you the power of compound interest over decades.

Action Steps:

- Contribute to your company pension if available
- Open a personal retirement account
- Aim to save 10-15% of income for retirement

Start with Index Funds

Begin investing with low-cost, diversified index funds that track market performance. They offer good returns with moderate risk.

Action Steps:

- Open a brokerage account with a UAE bank
- Research UAE and international index funds
- Start with small monthly investments

This report is for informational purposes only and does not constitute financial advice. Please consult with a qualified financial advisor for personalized guidance.

For more information, visit: www.nationalbonds.ae