



[REDACTED] : 03 October 2025



72.0

■ 72.0/100

A horizontal row of 24 black squares, representing a binary sequence where each square corresponds to a bit value of either 0 or 1.

- [REDACTED]: Debt Management (85.0/100)
  - [REDACTED]: Investment Knowledge (50.0/100)
  - [REDACTED]
  - [REDACTED]



			
	75.0	100	75%
	60.0	100	60%
	85.0	100	85%
	65.0	100	65%
	50.0	100	50%



## Income Stream

: 3.5/5.0 (70%)

..... 31/31 (100%)

# Monthly Expenses Management

: 3.5/5.0 (70%)

**Figure 1.** Schematic diagram of the experimental setup.

## Savings Habit

██████████: 2.7/5.0 (53%)  
██████████ ██████████.

## Debt Management

██████████: 4.3/5.0 (87%)  
██████████ ██████████.

## Retirement Planning

██████████: 2.0/5.0 (40%)  
██████████ ██████████.

## Protection

██████████: 3.0/5.0 (60%)  
██████████ ██████████.

## Future Planning

██████████: 3.5/5.0 (70%)  
██████████ ██████████.



### Start Retirement Planning Early

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

██████████:

- 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.

██████████:

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



31-60 (■■■■■)

**61-90 (■■■■■)**

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 www.nationalbonds.ae