

# National Bonds

## Financial Health Assessment Report

Generated on: October 03, 2025

### Executive Summary

Overall Financial Health Score: 72/100

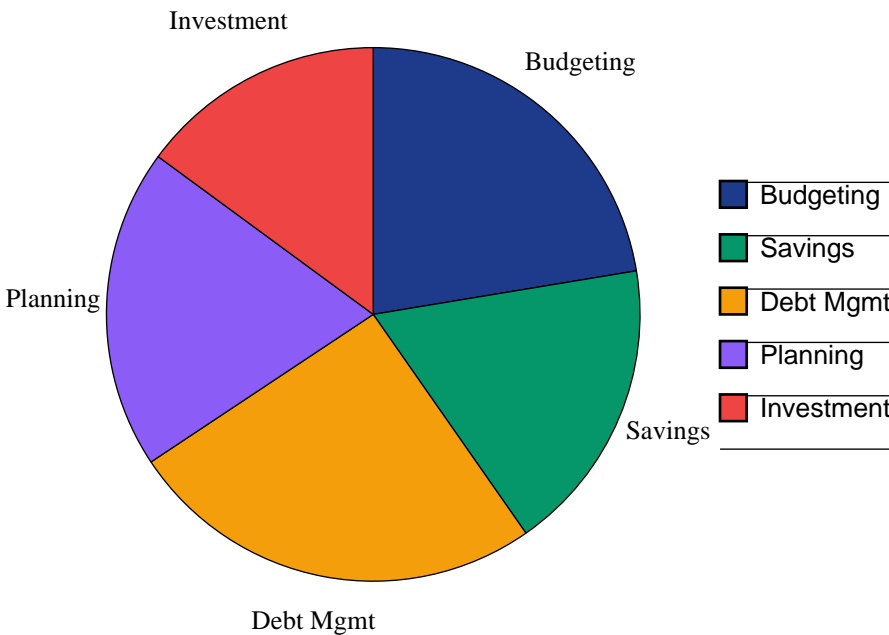
72

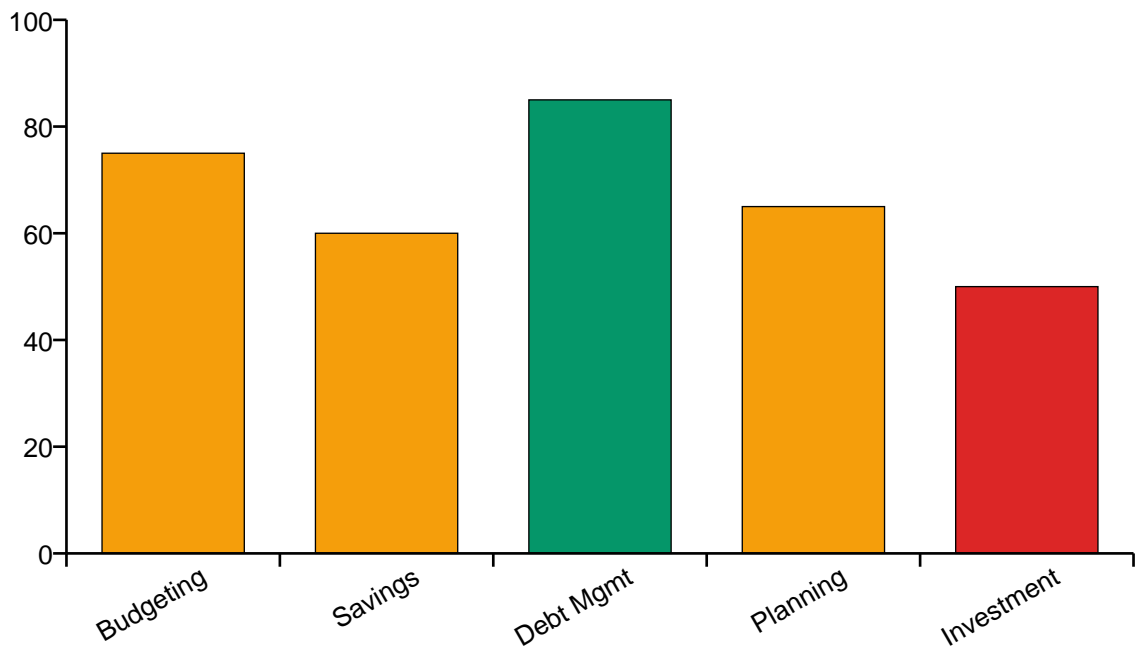
Good! You have a solid financial foundation with some areas for improvement.

### 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

### Visual Score Overview





## 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%

## Detailed Analysis

### Income Stream

Score: 3.5/5.0 (70%)

Good performance with room for improvement.

### Monthly Expenses Management

Score: 3.5/5.0 (70%)

Good performance with room for improvement.

## Savings Habit

Score: 2.7/5.0 (53%)

Fair performance, needs focus.

## Debt Management

Score: 4.3/5.0 (87%)

Excellent performance in this area.

## Retirement Planning

Score: 2.0/5.0 (40%)

Fair performance, needs focus.

## Protection

Score: 3.0/5.0 (60%)

Good performance with room for improvement.

## Future Planning

Score: 3.0/5.0 (60%)

Good performance with room for improvement.

## Personalized Recommendations

### Additional 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

## 90-Day Action Plan

### Days 1-30 (Foundation)

## **Days 31-60 (Building)**

## **Days 61-90 (Optimization)**

---

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](http://www.nationalbonds.ae)