

Financial Health Assessment Report

Generated on: October 03, 2025

Executive Summary

Overall Financial Health Score: 72.0/100

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% |

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: 3.5/5.0 (70%)

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