AI Financial Health Report

Financial Overview:

Total Income (₹): 52000.0

Total Expenses (₹): 55100.0

Savings (₹): 0

Debt-to-Income (%): 105.96

Savings Rate (%): 0.0

Summary

- The user's financial data indicates a concerning trend of overspending, with expenses exceeding income by ₹3,100.

- The
user'

Strengths

- The user has a steady income of ₹52,000, which is a solid foundation for building a stable financial life.

- The
finan

Areas to Improve

- Expenses Management: The user's expenses are higher than their income, leading to a deficit. This needs to be addressed by reducing unnecessary expenses and creating a balanced budget.

- Deb
atten
shou

Strategies

- Budgeting: Create a detailed budget that accounts for all expenses and aims to reduce them below the income level. Prioritize essential expenses over discretionary spending.

- Deb

credi

Financial Fitness Score