Controls

Scenario

income_drop_20pct ⌄

Debt Strategy

◉ avalanche   ◯ snowball

Switch scenario/strategy to see KPI and payoff differences.

Household Financial Wellness & Debt Dashboard

Educational, non-advisory dashboard using cleaned transactions and synthetic debt data. Use Scenario and Strategy controls to explore savings and debt payoff impacts.

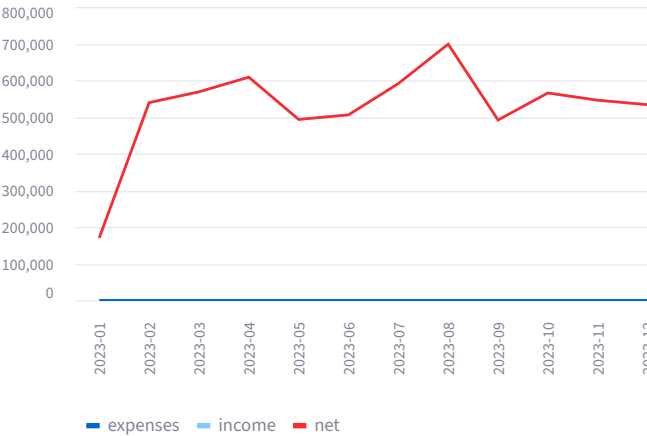| Monthly Income	Monthly Expenses	Monthly Savings	Savings Rate	Wellness Score
431,92…	539,90…	-107,9…	-25.00%	42.38/…

Income vs Expenses Over Time

Tracks monthly income, expenses, and net cashflow (income minus expenses).

Legend: ■ expenses ■ income ■ net

Expense Breakdown by Category

Shows where spending is concentrated across high-level categories.
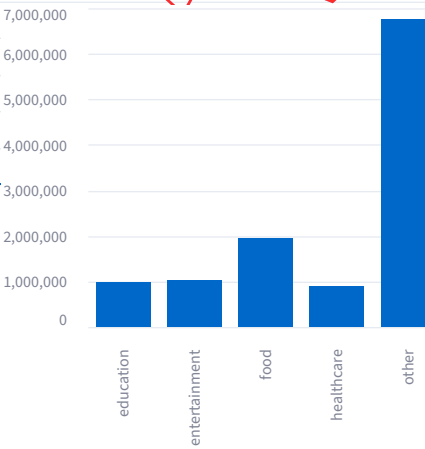
Current Debts

Balances, APR, and minimum payments for the sample household debts.

|	debt_id	current_balance
0	D1	5200
1	D2	12400
2	D3	8600
3	D4	3100
4	D5	17800

Snowball vs Avalanche (Baseline Comparison)

Compares payoff duration and total interest paid under each strategy.

	strategy	months_to_payoff	total_inte…
0	avalanche	82	
1	snowball	83	
		9.9	210
		19.5	95
		5.9	320

Debt Payoff Timeline (Total Balance)

Shows remaining total debt balance over months under the selected strategy (baseline).
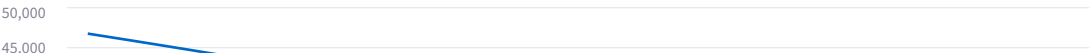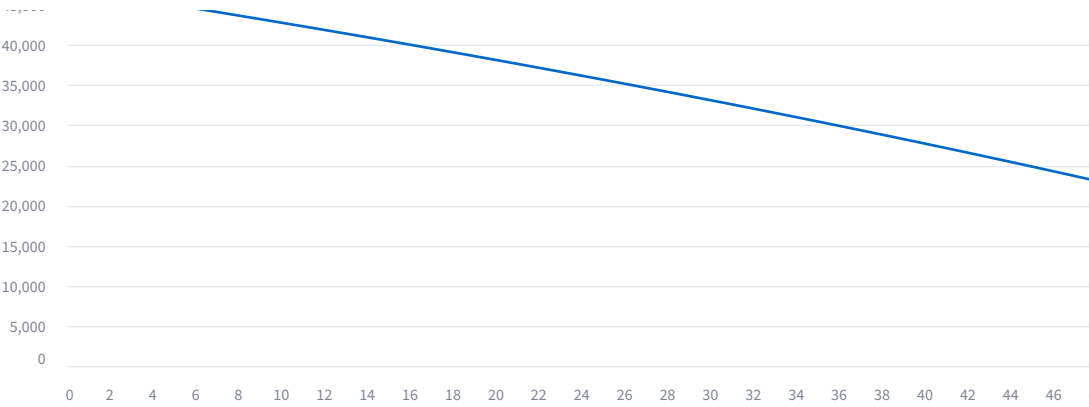
Stress Scenario Impact (Avalanche)

Shows how stress scenarios change the payoff timeline and total interest under the Avalanche strategy.

Scenario Monthly Debt Budget	Months to Payoff (Scenario)	Total Interest Paid (Scenario)
600.00	143	37,868.90

	scenario	monthly_budget	month
0	baseline	800	
1	income_drop_20pct	600	
2	expense_spike_30pct	560	