

Controls

Scenario

expense\_spike\_30pct

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

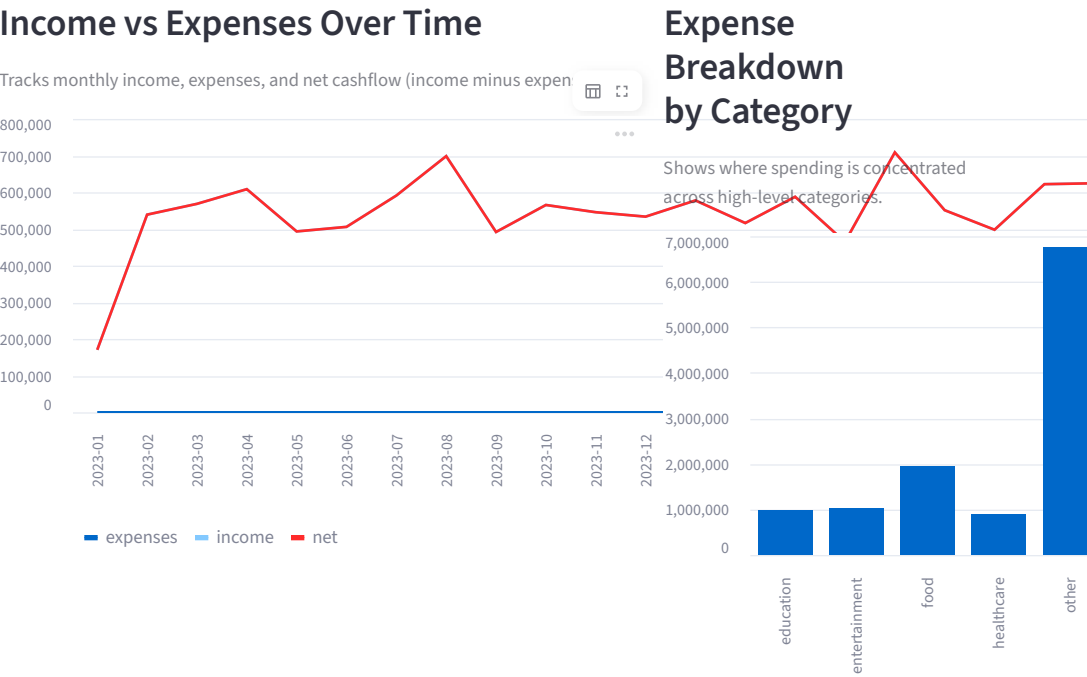
539,90...

701,87...

-161,9...

-30.00%

42.38/...



Current Debts

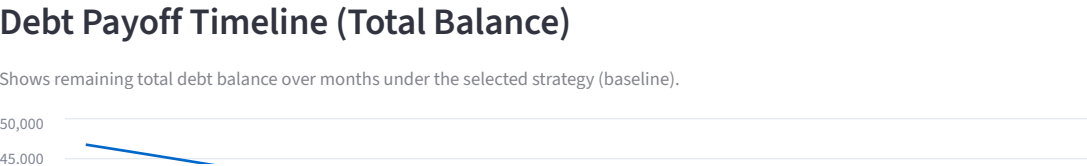
Balances, APR, and minimum payments for the sample household debts.

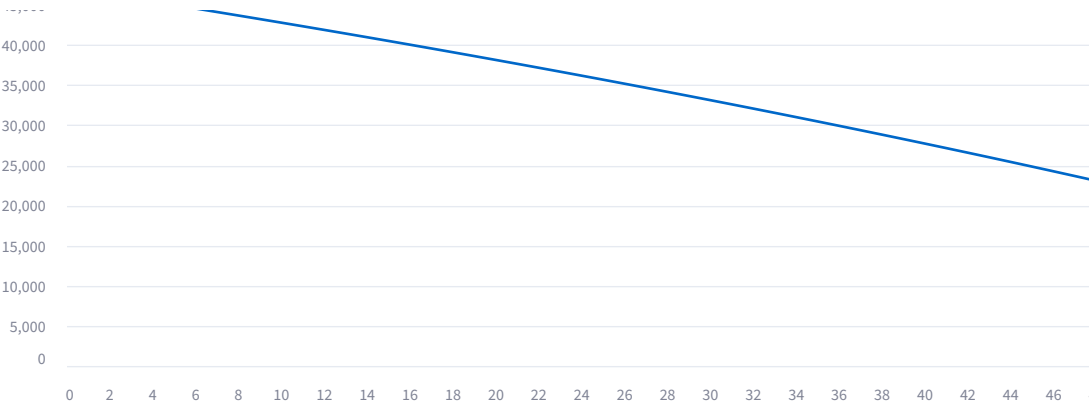
|   | debt_id | current_balance |
|---|---------|-----------------|
| 0 | D1      | 5200            |
| 1 | D2      | 12400           |
| 2 | D3      | 8600            |
| 3 | D4      | 3100            |
| 4 | D5      | 17800           |

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               |            |





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)

560.00

179

52,332.46

|   | scenario            | monthly_budget | monti |
|---|---------------------|----------------|-------|
| 0 | baseline            | 800            |       |
| 1 | income_drop_20pct   | 600            |       |
| 2 | expense_spike_30pct | 560            |       |