

Engineering Take Home Assignment

An Income & Expenditure (I&E) statement is a document to help understand someone's financial situation. It summarises the following:

- Income
- Expenditure
- Debt

Your challenge

Create a service that steps a customer through an [I&E statement](#), it will store information securely, and display their Disposable Income, $D = income - expenditure$ and their [I&E rating](#) based on an Expenditure-to-Income ratio $R = expenditure / income$.

The app, will allow the customer to:

- Enter personal information
 - Name
 - Email
 - Phone number
 - Date of birth
 - Address
- Fill in a monthly I&E statement
 - See [Sample I&E statement](#) for variables
- See their disposable income and I&E rating

How to submit your solution

- When you're done, send us a private link or email your solution.

Reference

Sample I&E statement

Monthly ledger of incoming and outgoing.

Income	Amount	Expenditure	Amount
Salary	2800	Mortgage	500
Other	300	Rent	–
		Utilities	100
		Travel	150
		Food	500
		Debt payments	
		Loans	1000
		Credit cards	400

Monthly income and expenditure

I&E rating

Expenditure-to-Income ratio formula = expenditure / income

Expenditure-to-Income Ratio	Grade
< 10%	A
10%	B
30%	C
50% >	D