

Financial Insights Report

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RupeeRev

TOTAL INCOME

₹1,112

TOTAL EXPENSES

₹33,639.65

SAVINGS

₹-32,527.65

Spending Twins™ Projection

Good You

Exps: ₹30,276

Surplus: ₹-29,164

FUTURE NET WORTH

1Y:	₹-3,49,964
3Y:	₹-10,49,893
5Y:	₹-17,49,821

Current You

Exps: ₹33,640

Surplus: ₹-32,528

FUTURE NET WORTH

1Y:	₹-3,90,332
3Y:	₹-11,70,995
5Y:	₹-19,51,659

Bad You

Exps: ₹37,004

Surplus: ₹-35,892

FUTURE NET WORTH

1Y:	₹-4,30,699
3Y:	₹-12,92,098
5Y:	₹-21,53,497

* "Good You" spends 10% less. "Bad You" spends 10% more. Projections are linear estimates.

AI Insights

Significant Expense Outflow

Your expenses significantly exceed your income, resulting in a substantial deficit. It's crucial to investigate the 'Uncategorized' expenses immediately to understand where your money is going and identify areas for reduction.

Negative Savings Rate

Your savings rate is deeply negative, indicating you are spending far more than you earn and depleting existing funds. Prioritize creating a budget and cutting non-essential spending to reverse this trend.

Categorize All Expenses

The overwhelming majority of your spending is uncategorized. Implementing expense tracking and categorization will provide clarity on spending habits and enable informed financial decisions.

Urgent Need for Budgeting

A clear and realistic budget is essential to manage your finances effectively and prevent further deficits. Focus on aligning your spending with your income to achieve financial stability.

Spending Breakdown

Category	Amount	%
Uncategorized	₹33,639.65	100%

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