

Financial Insights Report

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RupeeRev

TOTAL INCOME

₹7,102

TOTAL EXPENSES

₹34,626

SAVINGS

₹-27,524

Spending Twins™ Projection

Good You

Exps: ₹31,163

Surplus: ₹-24,061

FUTURE NET WORTH

1Y:	₹-2,88,737
3Y:	₹-8,66,210
5Y:	₹-14,43,684

Current You

Exps: ₹34,626

Surplus: ₹-27,524

FUTURE NET WORTH

1Y:	₹-3,30,288
3Y:	₹-9,90,864
5Y:	₹-16,51,440

Bad You

Exps: ₹38,089

Surplus: ₹-30,987

FUTURE NET WORTH

1Y:	₹-3,71,839
3Y:	₹-11,15,518
5Y:	₹-18,59,196

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

AI Insights

Significant Spending Exceeds Income

Your expenses are substantially higher than your income, resulting in a large deficit; prioritize identifying and reducing spending immediately.

Uncategorized Expenses Dominate

The vast majority of your spending is uncategorized, making it impossible to understand where your money is going; categorize all transactions to gain clarity and control.

Negative Savings Rate

Your savings rate is deeply negative, indicating you are spending more than you earn and depleting any existing funds; focus on creating a budget and cutting non-essential expenses to achieve a positive savings rate.

Urgent Budget Review Needed

Given the substantial surplus deficit, a thorough review and revision of your budget is critical to align spending with income and prevent further financial strain.

Spending Breakdown

Category	Amount	%
Uncategorized	₹34,626	100%

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