

# 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.

### Negative Savings Rate

A negative savings rate indicates you are spending more than you earn, which is unsustainable. Prioritize reducing your expenses to achieve a positive savings rate.

### Categorize Your Spending

The 'Uncategorized' expense category is 100% of your spending. Implementing a system to categorize all transactions will provide clarity and enable better financial management.

### Urgent Need for Budgeting

Given the large deficit, developing a detailed budget and sticking to it is essential to regain financial control and start building savings.

## Spending Breakdown

Category	Amount	%
Uncategorized	₹33,639.65	100%

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