

Financial Health Report

A clear view of your financial picture, with personalized insights and next steps.



My Purchase
Tier: **Bundle** - Order ID: review
[Check tax-year renewal / add-on pricing](#) →



OVERALL FINANCIAL HEALTH

B

Healthy – Minor Tune-Up

You're on solid financial ground. A few areas need attention to help you reach your goals faster.



Strongest area
Debt Payoff
95 / 100



Needs most attention
Protection
56 / 100



5 of 5
Areas assessed

Download PDF Report



Debt Payoff
95 / 100



Excellent
You're managing debt well.

[View details](#) →



Cash Flow
81 / 100



Strong
You have a healthy monthly surplus.

[View details](#) →



Investment Allocation
71 / 100



Healthy
A few adjustments could improve your long-term growth.

[View details](#) →



Retirement Projections
60 / 100



Needs Attention
Consider increasing retirement contributions.

[View details](#) →



Protection
56 / 100



Priority Area
Review your emergency fund and insurance coverage.

[View details](#) →



Financial Health by Category

See how your scores compare across all areas.



Key Takeaways

What your results mean



You're in a healthy position.
Your overall score of 73 shows a solid foundation with room to improve.



Focus on protection and retirement.
These are your lowest-scoring areas and could benefit from additional attention.



Keep up the good work.
Your debt payoff and cash flow scores are strong and support your overall financial health.



Top 3 Areas to Focus On

Small changes here can make a big difference.



Protection 56 / 100
Review emergency reserves and insurance coverage.



Retirement Projections 60 / 100
Consider increasing retirement contributions and review your projected income.



Investment Allocation 71 / 100
Review your diversification, risk level, and allocation for long-term growth.



Next Steps

Turn your insights into action.



Review detailed results
Explore each section for personalized recommendations.



Set priorities
Start with protection, then retirement, then investments.



Track your progress
Revisit your assessment regularly to stay on track.

[View Detailed Sections](#) →

Cash Flow

See where your money goes and how much you keep each month.

For educational/informational purposes only. Not financial advice. Consult a licensed financial advisor before making decisions.

Your Monthly Income & Expenses

Monthly income (after tax)

\$ 6,500

Category	Amount / mo	
Housing	2,000	x
Transportation	500	x
Insurance	350	x
Food	700	x
Pets	80	x
Personal Care	150	x
Entertainment	250	x
Loans	650	x
Taxes	100	x
Savings or Investments	400	x
Gifts and Donations	100	x

+ Add expense

Calculate

Results

Based on the numbers you entered

Analysis complete
Your cash flow looks healthy.

CASH FLOW HEALTH



Strong

You're in a healthy position with room to grow.

\$1,220

Monthly surplus

Good

18.8%

Free cash-flow rate

Good

\$6,500

Monthly income

\$5,280

Monthly outflow

MONTHLY INCOME ALLOCATION

How your \$6,500 monthly income is divided



75.1%

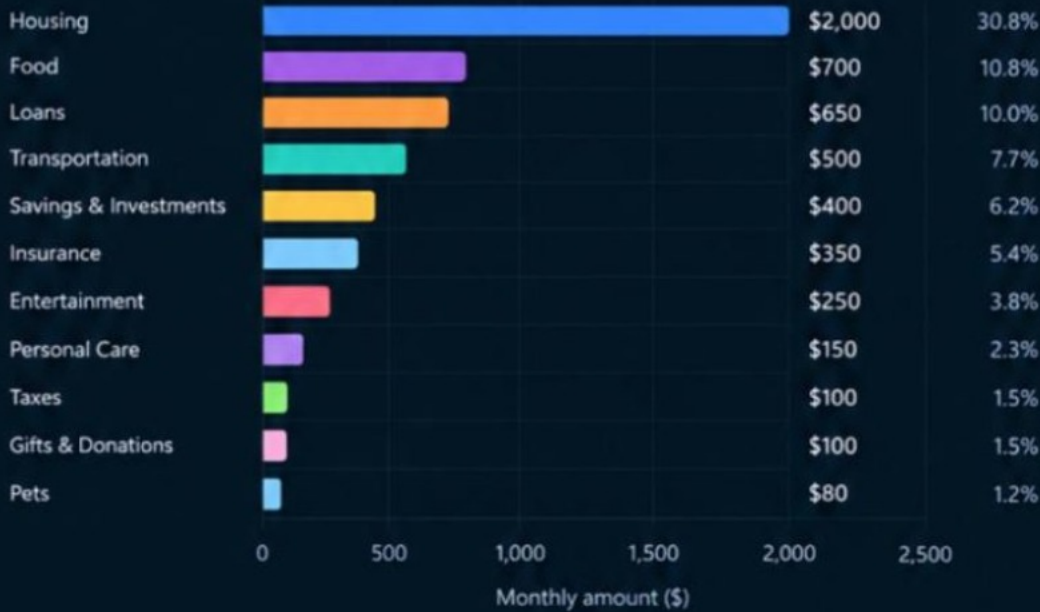
6.2%

18.8%

You keep \$1,220 (18.8%) of your income after all expenses and savings.

WHERE YOUR MONEY GOES

Monthly expenses by category



YOUR MONTH

A simple view of your cash flow

Income	\$6,500
Living costs and obligations	-\$4,880
Savings & investments	-\$400
Cash remaining	\$1,220

That's 18.8% of your take-home income.

LARGEST CASH USES

Top categories by share of income

1	Housing	\$2,000
	30.8% of income	
2	Food	\$700
	10.8% of income	
3	Loans	\$650
	10.0% of income	
4	Transportation	\$500
	7.7% of income	
5	Savings & Investments	\$400
	6.2% of income	

CASH FLOW INSIGHTS

- You have \$1,220 left each month after expenses and savings.
- Your free cash-flow rate is 18.8%, which is a healthy level.
- Housing is your largest expense at 30.8% of income.
- You're saving 6.2% of income (\$400/month) for future goals.
- Debt payments (loans) are 10.0% of income.

SCORE BREAKDOWN

How your score is calculated

Monthly surplus	Strong	
Savings rate	Strong	
Expense load	Moderate	
Debt burden	Moderate	



Key takeaway

Your cash flow is healthy, with a solid surplus and savings rate. Consider ways to reduce fixed expenses or increase savings to further strengthen your financial position.

Export PDF Report

Debt Payoff \$

Your Debts

Using your monthly income from Cash Flow:
\$6,500 - [edit in Cash Flow](#)

Extra monthly payment (beyond minimums)

Payoff strategy

Avalanche (highest APR first) ▾

Name

Credit Card

Balance

4200

APR %

22.9

Min payment

120

Federal student loan?

×

Name

Auto Loan

Balance

14000

APR %

6.5

Min payment

320

Federal student loan?

×

Name

Student Loan

Balance

18000

APR %

5

Min payment

Federal student loan? ☒

×

+ Add debt

Calculate



TOTAL DEBT

\$36,200

Across 3 debts



DEBT-FREE IN

52 months

≈ 4 years, 4 months



EST. TOTAL INTEREST

\$5,219

With current plan



EXTRA PAYMENT

\$150/mo

Beyond minimums

DEBT PAYOFF PRIORITY

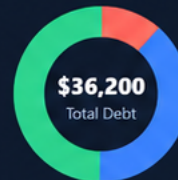
Balances ranked in avalanche payoff order. APR shown in each debt label.



Strategy: Avalanche — highest APR first

CURRENT DEBT BREAKDOWN

Share of total debt balance.



Credit Card	\$4,200	(11.6%)
Auto Loan	\$14,000	(38.7%)
Student Loan	\$18,000	(49.7%)

PAYOFF ROADMAP (AVALANCHE STRATEGY)

Highest APR attacked first to reduce interest expense.



TOTAL DEBT BALANCE OVER TIME

Your projected payoff timeline with \$150/month extra payment.



KEY TAKEAWAYS

- Debt-free in 52 months** with your current plan.
- Save an estimated \$5,219** in total interest.
- Avalanche strategy minimizes interest costs.**
- Back-end DTI: 10.0%** (strong position)
- Keep going!** You're on track for a brighter financial future.



DEBT HEALTH

95 / 100

EXCELLENT

Back-end DTI

10.0%

Investment Allocation

Your Portfolio

Weighted expense ratio (%)

0.08

of holdings

6

Asset class

US Stocks

Current %

55

Target %

55

×

Asset class

International Stocks

Current %

20

Target %

25

×

Asset class

Bonds

Current %

20

Target %

15

×

Asset class

Cash

Current %

5

Target %

5

×

+ Add asset class

Calculate



ALLOCATION SCORE
Needs Rebalancing

\$

EXPENSE RATIO

0.08%

Low Cost

▮

HOLDINGS

6

Total investments

🎯

MAX DRIFT

5.0%

Rebalancing gap

CURRENT VS. TARGET ALLOCATION

Compare your current portfolio mix with your target allocation.

● Current Allocation ● Target Allocation



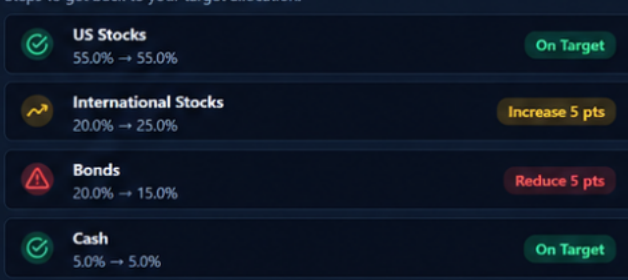
CURRENT PORTFOLIO MIX

Your current asset allocation.



REBALANCING ACTIONS

Steps to get back to your target allocation.



REBALANCING SUMMARY

📌 Shift 5 percentage points from Bonds to International Stocks to reach your target allocation.

Bonds
20.0% → 15.0%
Reduce by 5%

International Stocks
20.0% → 25.0%
Increase by 5%

KEY TAKEAWAYS

💡 Your portfolio is broadly diversified with a low cost expense ratio.

✅ Increase International Stocks by 5 percentage points.

✅ Reduce Bonds by 5 percentage points.

✅ US Stocks and Cash are on target.

Retirement Projections ⓘ

Your Plan

Current age

38

Planned retirement age

65

Current retirement balance

165000

Annual contribution

15000

Desired annual retirement spending

58000

Expected real return (%/yr, after inflation)

5

Calculate



RETIREMENT READINESS
60% Success Odds
Needs Attention



PROJECTED AT 65

\$1,436,057

Based on current plan



RETIREMENT TARGET

\$1,450,000

Nest egg needed



PROJECTED GAP

\$13,943

1.0% below target

PROJECTED RETIREMENT GROWTH

Your estimated balance over time (in today's dollars).

● Projected Balance → Target Nest Egg



RETIREMENT GOAL PROGRESS

You're 99.0% of the way to your target.

99.0%

\$1,436,057

Projected balance (at age 65)

\$1,450,000

Target nest egg



Remaining projected gap

\$13,943

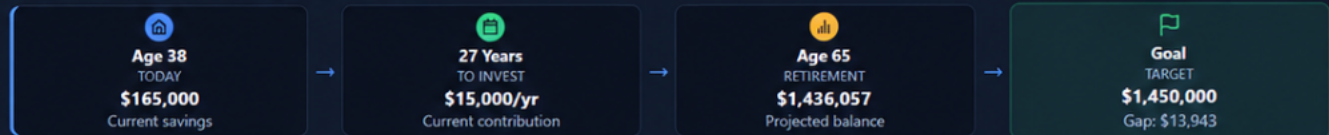
(1.0% below target)

PROJECTED VS. TARGET AT 65



YOUR RETIREMENT PATH

A snapshot of your journey from today to retirement.



CLOSE THE GAP

Increase your contributions to get on track.



CURRENT CONTRIBUTION

\$15,000/year

\$1,250/month

+



ADDITIONAL NEEDED

+\$21/month

=



SUGGESTED CONTRIBUTION

\$1,271/month

\$15,252/year

PLAN DETAILS

Current age	38
Planned retirement age	65
Desired annual retirement spending	\$58,000
Expected real return (after inflation)	5.0%
Current retirement balance	\$165,000
Annual contribution	\$15,000

Emergency Fund & Insurance

Your Safety Net

Using your budget from Cash Flow — fixed expenses **\$3,600/mo**, discretionary **\$1,680/mo** · [edit in Cash Flow](#)

Months of coverage target

6

Current emergency fund balance

9500

Health insurance

Good

Life insurance

Partial

Disability insurance

Missing

Home / Renters insurance

Good

Auto insurance

Good

Calculate

56.4
/ 100

OVERALL SCORE

Needs Attention

2 protection gaps identified
Life Partial · Disability: Missing



EMERGENCY FUND

\$9,500

2.6 months of expenses



6-MONTH TARGET

\$22,176

Your safety net goal



MONTHLY ESSENTIALS

\$3,696

Based on your budget

EMERGENCY FUND PROGRESS

You're 42.8% of the way to your 6-month target.

42.8%

\$9,500

Current balance

\$22,176

6-month target (based on \$3,696/mo)



2.6

Months covered



6

Month target



\$12,676

Remianing to goal

INSURANCE PROTECTION STATUS

Your coverage across key areas.



Health
Good

Protected



Life
Partial

Review Coverage



Disability
Missing

Priority Gap



Home / Renters
Good

Protected



Auto
Good

Protected

EMERGENCY FUND ROADMAP

Key milestones on your path to a stronger safety net.



Today
\$9,500

2.6 months covered



3 Months
\$11,088

First milestone



6 Months
\$22,176

Target (100%)

YOUR PROTECTION PRIORITIES

Focus on these steps to improve your financial security.

1

Disability

Missing
Add disability coverage to address your largest insurance gap.

2

Emergency Fund

43% Funded
Build your fund from \$9,500 toward the \$22,176 target.

3

Life

Partial
Review whether your current life coverage matches your needs.

On track: Health · Home / Renters · Auto

COVERAGE OVERVIEW

Number of insurance categories by status.

