DEBTARA
FINANCIAL INTELLIGENCE

AI-POWERED FINANCIAL INTELLIGENCE

FINANCIAL STABILITY REPORT

Personal Financial Intelligence Assessment

FINANCIAL STABILITY SCORE

39

OUT OF 100

PRESSURE

High Financial Pressure

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EXECUTIVE FINANCIAL INSIGHT

Your Financial Stability Score is 39 out of 100. The assessment indicates high financial pressure. The main factors weighing on your score are your debt burden (35 / 100) and emergency liquidity (5 / 100). Your expense position (100 / 100) and cash-flow resilience (85 / 100) are comparatively stronger. Your debt-to-income ratio is 60.00% and your emergency liquidity is 0.0 months, while monthly cash flow is positive at USD 2,000. Your priority is to protect cash flow, build a basic emergency buffer and then address high-cost debt sustainably.

PERSONALIZED

Built from your financial profile

ACTIONABLE

30 and 90 day financial actions

INTELLIGENT

Identifies your highest financial priority

MEASURABLE

Track your financial progress

2. WHAT IS HAPPENING WITH YOUR MONEY?

A clear view of your income, commitments, spending, cash flow and emergency reserve.

Monthly Income	**USD 10,000**
Monthly Debt	**USD 6,000**
Monthly Living Expenses	**USD 2,000**
Emergency Savings	**USD 0**
Debt-to-Income Ratio	**60.00%**
Living Expense Ratio	**20.00%**
Monthly Cash Flow	**USD 2,000**
Emergency Liquidity	**0.0 months**

Total Outstanding Debt: USD 20,000

This is the reported balance used for the debt payoff and settlement scenarios in this report.

YOUR MONTHLY MONEY BREAKDOWN

Debt consumes 60% of income	USD 6,000 / month
Living expenses consume 20%	USD 2,000 / month
Remaining monthly surplus: 20%	USD 2,000

These figures show where each dollar of reported income is currently going. The 5% starting target and 10% stretch target are planning levels, not guaranteed savings.

Currency used for this report: USD

All monetary values are displayed using the currency recorded in your assessment.

MONEY MATH

USD 100 / month = 1% of income

5% starting: USD 100 / month

10% stretch: USD 200 / month

5% annual potential: USD 1,200

3. WHAT IS CAUSING THE PROBLEM?

The score dimensions below show where the greatest financial pressure is coming from — and where your position is already stronger.

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DEBT BURDEN

35 / 100

Shows how strongly your monthly debt obligations are weighing on your income and financial flexibility.

PRESSURE

+

EXPENSE PRESSURE

100 / 100

Shows how much of your income is being absorbed by living expenses.

EXCELLENT

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EMERGENCY LIQUIDITY

5 / 100

Shows how much of a financial shock your current emergency savings could absorb.

PRESSURE

+

CASH-FLOW RESILIENCE

85 / 100

Shows how much monthly cash flow remains after reported debt and living expenses.

EXCELLENT

FINANCIAL PROBLEM PRIORITY

1. Emergency Liquidity 0.0 months of emergency coverage	**5 / 100**
2. Debt Burden 60.00% of income committed to debt	**35 / 100**
3. Cash-Flow Resilience USD 2,000 monthly cash flow	**85 / 100**
4. Expense Position 20.00% of income used for living expenses	**100 / 100**

WHY YOUR SCORE IS 39

Your score of 39 is primarily constrained by two weaknesses: Debt Burden 35/100 and Emergency Liquidity 5/100. Debt payments consume 60.00% of income and emergency coverage is 0.0 months. Your Expense Position 100/100 and Cash-Flow Resilience 85/100 are strengths, so broad spending cuts are not the primary solution.

Strongest areas: Expenses 100 / 100 | Cash Flow 85 / 100

4. WHAT SHOULD I DO?

PRIMARY ACTION

Reduce your very high debt burden while protecting essential living costs. Contact creditors to explore restructuring, revised payment terms, settlement or discount options, and consider consolidation only if an affordable option genuinely improves your position. Your personalized initial expense-reduction target is USD 100 per month, subject to being genuinely achievable.

1. PROTECT YOUR POSITION

Build a basic emergency buffer. Keep required debt payments current and avoid using every available dollar for accelerated repayment.

2. ADDRESS THE MAIN PRESSURE

DEBT ACTION PRIORITY: Debt payments consume 60.00% of income. Contact creditors to explore restructuring, revised payment terms, reduced interest or fees, or eligible settlement/discount options. If consolidation is considered, compare affordability and total cost carefully. Keep required payments current and protect a basic emergency buffer before making extra debt payments.

PERSONALIZED EXPENSE-REDUCTION TARGET

USD 100

5% recommended monthly starting target

10% stretch target: USD 200 / month

5%: 90-day USD 300 | Annual USD 1,200

Starting target: USD 100 per month (5%). Stretch target: USD 200 per month (10%). With emergency liquidity at 0.0 months, build the basic buffer first; after that, sustainable surplus can support higher-cost debt. These are planning targets, not guaranteed savings.

DEBT PAYMENT SENSITIVITY

Illustrative cash-flow sensitivity if creditors reduced the required monthly payment. This is not a guaranteed offer or settlement result.

Scenario	Debt / mo	Debt %	Cash flow	Change
Current	USD 6,000	60%	USD 2,000	—
10% lower	USD 5,400	54%	USD 2,600	**+USD 600**
15% lower	USD 5,100	51%	USD 2,900	**+USD 900**
20% lower	USD 4,800	48%	USD 3,200	**+USD 1,200**

EMERGENCY RESERVE TARGET

FIRST TARGET: USD 2,000

1 month of living expenses

Current savings: USD 0

Current gap: USD 2,000

Next target: USD 6,000 (3 months)

Available monthly cash flow: USD 2,000. You can decide how much to allocate between emergency savings and debt reduction based on debt costs, creditor terms and required-payment obligations.

WHAT NOT TO DO

Do not stop required debt payments without an agreed arrangement. Do not take new high-cost debt to cover the gap. Do not accept consolidation or settlement terms without comparing affordability, fees and total cost. Do not drain your entire cash reserve to make extra debt payments.

5. WHAT SHOULD I DO OVER THE NEXT 30–90 DAYS?

A time-based plan showing what to focus on now, then over the following 90 days.

FINANCIAL RECOVERY ROADMAP

1. Protect a basic emergency buffer

2. Contact creditors about options

3. Sustain the expense target

4. Redirect surplus to high-cost debt

30

NEXT 30 DAYS

For the next 30 days, contact your creditors to explore restructuring, revised payment terms, reduced interest or fees, or an eligible settlement/discount. If consolidation is considered, compare affordability and total cost carefully. Keep required payments current, avoid new borrowing, and work toward your USD 100 target without cutting essential needs. Direct recovered cash flow to a basic emergency buffer before making extra debt payments.

90

NEXT 90 DAYS

Over 90 days, maintaining the same conservative expense-reduction discipline could improve cash flow by approximately USD 300. The financial improvement is illustrative only. Debtara does not predict a future score here; your Financial Stability Score should be recalculated by the V16.0 scoring engine using your actual financial information at reassessment.

PERSONALIZED EXPENSE-REDUCTION TARGET

USD 100

5% recommended monthly starting target

10% stretch target: USD 200 / month

5% 90-day: USD 300 | 10% 90-day: USD 600

Starting target: USD 100 per month (5%). Stretch target: USD 200 per month (10%). With emergency liquidity at 0.0 months, build the basic buffer first; after that, sustainable surplus can support higher-cost debt. These are planning targets, not guaranteed savings. Priority order: 1) build the first USD 2,000 emergency reserve; 2) reduce debt pressure; 3) build toward USD 6,000 (3 months). Your available cash flow is USD 2,000 and can be allocated between these priorities based on creditor terms and debt costs.

SCORE REASSESSMENT **Today: 39 / 100** 30 days: reassessment required 90 days: reassessment required

For a materially stronger reassessment: reduce debt pressure from 60.00% of income, build emergency liquidity toward at least 1 month (USD 2,000), keep monthly cash flow positive, and protect your strong expense position. V16.0 will recalculate the score from your actual future inputs.

6. WHAT IF YOUR TOTAL DEBT IS RESTRUCTURED?

Your total outstanding debt is different from your monthly debt payment. This section shows what could happen to your monthly cash flow if a creditor agrees to a structured repayment plan on the reported outstanding balance.

TOTAL OUTSTANDING DEBT

USD 20,000

Reported balance used for the principal-only planning scenarios below.

Current monthly debt payment: USD 6,000

Current debt burden: 60.00% of income

Current monthly cash flow: USD 2,000

6-MONTH INSTALLMENT SCENARIO

USD 3,333.33

per month for 6 installments

Illustrative debt-to-income: 33.33%

Illustrative monthly cash flow: USD 4,666.67

If this installment replaced the current USD 6,000 monthly debt payment, reported cash flow could improve by approximately USD 2,666.67 per month.

12-MONTH INSTALLMENT SCENARIO

USD 1,666.67

per month for 12 installments

Illustrative debt-to-income: 16.67%

Illustrative monthly cash flow: USD 6,333.33

If this installment replaced the current USD 6,000 monthly debt payment, reported cash flow could improve by approximately USD 4,333.33 per month.

WHY THIS COULD IMPROVE YOUR FINANCIAL POSITION

If a creditor formally agrees to restructure the reported USD 20,000 balance into 6 or 12 installments and freezes additional interest and fees, the required monthly debt payment could be lower than your current USD 6,000 payment. In that case, more of your income could remain available for emergency savings, essential needs and sustainable debt recovery. The 12-installment scenario generally creates more monthly breathing room than the 6-installment scenario, while the 6-installment scenario aims to clear the balance faster.

HOW TO DISCUSS THIS WITH CREDITORS

Ask whether an affordable restructuring or settlement plan is available for the total outstanding balance. Discuss fixed installments, reduced interest or fees, and whether further interest can be frozen. If a settlement discount is available, compare the agreed total amount and all fees before accepting it. Keep required payments current unless the creditor formally confirms different terms. If consolidation is considered, compare the new payment, total cost, term and affordability carefully.

IMPORTANT

These are illustrative principal-only scenarios, not creditor offers or guarantees. They assume the creditor accepts the full reported balance over the selected term and freezes additional interest and fees. Actual terms, eligibility, settlement discounts, fees and total cost depend on the creditor agreement. A lower payment may improve cash-flow flexibility, but restructuring alone does not guarantee financial stability.

7. VERIFY & CONTINUE

Verify this report and understand how to continue your financial progress.

REPORT DETAILS

Assessment ID	**c5ec15c4-7200-49df-aef2-7558e4db7fbd**		
Customer	**mikomik2018@gmail.com**		
Report Version	**V15.14**	Generated	**2026-09-04**

REPORT VERIFICATION

Scan / reference the assessment identifier below

Verification link: https://debtara.com/verify?assessment_id=c5ec15c4-7200-49df-aef2-7558e4db7fbd

SCAN TO VERIFY REPORT

FINANCIAL STABILITY SCORE: 39 / 100

PROFESSIONAL CONSULTATION RECOMMENDED

Your debt obligations exceed 50% of income, so a professional review may help evaluate creditor restructuring, settlement or discount options, and debt-consolidation alternatives where appropriate. If you would like personal assistance, you can book an appointment with Debtara's professional consultancy

Book an appointment: https://debtara.com/book-appointments

CONTINUE FROM HERE

Use this report as your starting baseline. Reassess after meaningful financial changes or after your 30–90 day plan has been implemented. The strongest path to a materially better reassessment is to reduce the lowest-scoring pressure areas — especially debt burden and emergency liquidity where applicable — while protecting positive cash flow. A new assessment must use your actual current income, debt, expenses and savings so the V16.0 scoring engine can recalculate your Financial Stability Score.

IMPORTANT: This report is informational only and does not constitute financial, investment, legal, tax, credit or debt advice. Savings examples are illustrative.

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