

## Dashboard: Income and Expenses at Glance with Ratio Analysis

Category	Planned (R)	Actual (R)	Variance (R)
Total Income	#NAME?	#NAME?	#NAME?
Total Expenses	0	0	0
Net Cash Flow	#NAME?	#NAME?	#NAME?

Ratio	Formula	Ideal Target	Comment
Savings Rate	#DIV/0!	≥ 20%	Commitment to long-term goals
Debt-to-Income	#DIV/0!	≤ 30%	Monitor financial pressure
Expense Ratio	#NAME?	≤ 80%	Keep lifestyle inflation in check
Net Cash Flow Margin	#NAME?	Positive	Indicates surplus or shortfall