

AI Wealth Education and Financial Literacy System

Wealth Horizons Academy | \$997

DISCLAIMER

This program is strictly educational. Wealth Horizons Academy does not provide financial advice, investment advice, or any financial services. All content is for informational purposes only. Consult licensed financial professionals before making financial decisions.

HARNESS AI FOR YOUR FINANCIAL EDUCATION

AI tools are transforming how people learn about personal finance and investing. This program teaches you to use AI as your personal financial education accelerator.

MODULE 1: AI FINANCIAL EDUCATION TOOLS

Using AI for Financial Learning

AI language models can explain complex financial concepts in plain English: - How to understand financial statements - What different investment vehicles do - How taxes affect investment returns - Understanding risk and portfolio theory - Interpreting economic data

AI Tools for Financial Education

ChatGPT / Claude: Explain any financial concept, calculate scenarios, compare investment vehicles **Copilot:** Integrated with financial data sources **Perplexity:** Research financial topics with current sources **Khan Academy:** Free structured financial literacy curriculum **Coursera/edX:** University-level finance and investment courses

MODULE 2: PERSONAL FINANCE MASTERY WITH AI

AI-Assisted Budget Building

Use AI to: 1. Categorize all your expenses from bank statements 2. Identify spending patterns and outliers 3. Build an optimized budget based on your goals 4. Model different savings rate scenarios 5. Calculate time to reach specific financial goals

AI for Investment Research

AI can help you research investments more efficiently: - Summarize annual reports and 10-K filings - Compare companies across key metrics - Explain industry dynamics - Model different investment scenarios

Important: AI provides information, not investment advice. All investment decisions should involve personal judgment and professional consultation.

MODULE 3: FINANCIAL STATEMENT LITERACY

Reading an Income Statement

- Revenue: Total money coming in
- Cost of Goods Sold: Direct costs of products/services
- Gross Profit: Revenue - COGS
- Operating Expenses: SG&A, R&D, depreciation
- Operating Income (EBIT): Gross Profit - Operating Expenses
- Net Income: What remains after all expenses and taxes

Reading a Balance Sheet

Assets = Liabilities + Equity (always)

Assets: What the company owns - Current (cash, receivables, inventory) - Long-term (equipment, property, investments)

Liabilities: What the company owes - Current (due within 1 year) - Long-term (debt, deferred taxes)

Equity: Owner's stake in the company

Key Financial Ratios

Ratio	Formula	Good Range
P/E Ratio	Price / EPS	Varies by sector
Debt/Equity	Total Debt / Equity	Under 2.0 for most
Current Ratio	Current Assets / Current Liabilities	Above 1.5
Return on Equity	Net Income / Shareholder Equity	15-20%+
Profit Margin	Net Income / Revenue	Varies by industry

MODULE 4: AI-POWERED WEALTH PLANNING

Financial Goal Modeling

Use AI to model your path to financial goals:

Sample prompt: 'I am 35 years old with \$50,000 in savings, earning \$80,000 per year. I want to retire at 65 with \$2,000,000. How much do I need to save monthly at 7% average annual return?'

AI can calculate: \$1,147/month achieves this goal.

Retirement Planning Scenarios

AI can model multiple scenarios: - What if I retire at 60 vs 65 vs 70? - What if returns average 6% vs 8%? - What if I increase savings by \$500/month now? - What if I have a 5-year income disruption?

Understanding these scenarios empowers better long-term decisions.

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