

WealthWise – AI-Powered Wealth Management

Introduction :

- WealthWise is an AI-driven platform designed to simplify personal finance management.
- Provides customized investment plans based on income, expenses, and financial goals.
- Risk-free stock market simulation allows users to practice trading without real money.
- Offers real-time AI-powered financial analytics for smart investment decisions.
- Includes an interactive learning system with chatbots & financial literacy videos.

Key Features & Benefits :

- AI-Powered Investment Planning – Personalized stock, mutual fund and fixed deposit suggestions based on risk appetite and goals.
- Smart Expense & Savings Tracker – Helps users analyze income, spending patterns, and optimize savings.
- Risk-Free Virtual Stock Market – Users can trade with dummy currency in a simulated real-time market.
- AI-Driven Financial Insights – Identifies best investment opportunities based on market trends.
- Interactive Learning – AI chatbot and video tutorials to improve financial literacy.
- Goal-Based Planning – Custom financial plans for retirement, education, or wealth building.

Challenges & Solutions :

- Complex Financial Calculations : Built custom AI models to enhance accuracy & personalization
- AI Model Evolution : Used RAG-based AI & Agentic workflows for continuous learning & updates
- Lack of User Trust in AI : Provided transparent insights with real-time tracking
- Security Concerns : Integrated Google OAuth, reCAPTCHA & secure APIs

Technology, Security & Future Scope

Technology Stack :

- Full-Stack Development – Built on MERN Stack (MongoDB, Express.js, React.js, Node.js).
- AI-Driven Decision Making – Uses RAG-based chatbots & AI agents for smart investment recommendations.
- Virtual Investment Simulation – Allows users to invest in real-time stock prices without real risk.
- Security & Authentication – Uses Google OAuth for login, reCAPTCHA for security & encrypted user data.

Target Audience :

- Beginner Investors – Learn stock trading with a safe, simulated market.
- Amateur Investors – Refine investment strategies using AI-backed insights.
- Financial Advisors – Leverage AI-powered tools to provide better financial advice.
- Individuals Seeking Financial Planning – Get detailed expense tracking & savings optimization.

Conclusion & Future Scope :

- Enhancing AI capabilities to offer real-time predictive financial analytics.
- Expanding stock market simulation with advanced trading strategies.
- Integrating more financial products like crypto & alternative investments.
- Bringing AI-driven portfolio management to mainstream users for better financial growth.

