

Title: WealthSphere

Category: Wealth & Asset Management C-2

Problem Statement:

Individuals often struggle to manage their finances due to a lack of personalized, intelligent tools that adapt to changing spending habits, investment opportunities, and life events. Current solutions offer generic advice and static reports, leaving users without real-time, actionable insights. Many face challenges in budgeting effectively, assessing financial risks, planning for retirement, and building financial literacy, which can lead to missed opportunities for sustainable wealth growth.

Abstract:

Our project is an AI-driven wealth management platform built on the UPTIQ AI Workbench, React, Node.js, Tailwind, and machine learning. It offers smart budgeting, personalized financial literacy content, scenario simulation, life event planning, risk assessment, retirement planning, habit tracking, and a personalized financial health score. The platform uses real-time data and predictive analytics to empower users to optimize spending, manage debt, and plan for future milestones while receiving actionable insights through an intuitive, conversational interface.

Features:

1. Smart Budgeting & Expense Tracker:

Automatically categorizes transactions, detects spending trends, and adjusts budgets in real time, helping users optimize their savings.

2. Personalized Financial Literacy Content Creator:

Generates customized financial guides and tips based on individual spending patterns and knowledge gaps, enhancing financial education.

3. "What-If" Scenario Simulator:

Allows users to simulate various financial decisions, providing risk-reward analyses to visualize potential outcomes and support informed choices.

4. Life Event Planner:

Adjusts financial goals based on major milestones (e.g., marriage, home purchase, education) and recommends personalized saving and investment strategies.

5. Wealth Risk Assessment:

Evaluates income, expenses, and market conditions to produce dynamic risk scores, alerting users to potential financial vulnerabilities and suggesting mitigation strategies.

6. AI Retirement Planner:

Creates adaptive retirement plans using historical data and predictive modeling, ensuring long-term financial security.

7. Habit Tracker & Financial Goals:

Monitors spending behavior, gamifies financial discipline with challenges and rewards, and nudges users toward achieving short- and long-term financial targets.

8. Personalized Financial Health Score:

Analyzes key financial metrics—income, debts, investments, and credit history—to deliver a comprehensive score with tailored recommendations for improvement.

Tech Stack:

- **Agent Working:** UPTIQ AI Console
- **Database:** UPTIQ Tables