**💡 Key Responsibilities (Simplified)**

| **Focus Area** | **What You’ll Actually Do** |
| --- | --- |
| **Data & Insights** | Mine financial and economic data (internal & external) for trends and insights that matter to Canadian investors. |
| **Storytelling & Writing** | Write short-form and long-form content — posts, scripts, and articles for MoneyTalk, TD WebBroker, or broadcast. |
| **AI + Visualization Tools** | Use **GenAI tools** (like ChatGPT, Gemini, or Adobe Firefly) and **data visualization platforms** (like Tableau, Flourish, or Power BI) to tell stories visually. |
| **Collaboration** | Partner with editors, producers, economists, and wealth advisors to ensure accuracy, compliance, and relevance. |
| **Publishing & Branding** | Maintain brand tone and visual style while producing content for digital, social, and broadcast platforms. |
| **Experimentation** | Constantly test new content formats, like interactive infographics, short videos, or AI-assisted explainers. |

**🧠 Skills Needed**

**Technical & Creative Blend:**

* **GenAI tools:** ChatGPT, Midjourney, Jasper, etc. for ideation and content drafting.
* **Visualization tools:** Power BI, Tableau, Flourish, Datawrapper for turning numbers into visuals.
* **Publishing systems:** WordPress, Adobe Creative Cloud, or similar CMS platforms.
* **Basic analytics:** Google Analytics or Adobe Analytics for measuring engagement.

**Editorial & Communication:**

* Strong writing and editing skills — able to simplify financial jargon.
* Understanding of **personal finance, markets, and investing.**
* Curiosity for topics like **tax, estate planning, and wealth management.**

**Business & Compliance Awareness:**

* Ability to follow TD’s brand, compliance, and legal guidelines.
* Attention to detail in sourcing and accuracy — credibility is key.

**🧭 How to Prepare**

**1. Understand MoneyTalk’s Style**

Visit: [www.moneytalkgo.com](https://www.moneytalkgo.com)  
👉 Read several articles (like “Fund Flows in Focus” or “Small chips, big buzz”).  
Note how they:

* Start with a hook (“Why a rate cut is still likely…”)
* Mix expert insights with plain-language explanations
* Include visuals or charts that simplify data.

**2. Build a Demo Portfolio**

Prepare 2–3 examples before the interview:

* A short article or LinkedIn-style post simplifying a financial topic.
* A visual story or dashboard explaining a trend (e.g., “Where Canadians invest in 2025”).
* A GenAI example — how you used ChatGPT or similar tools to generate insights or ideas.

**3. Sharpen Your Narrative**

Practice explaining:

* How you’d convert a financial data set into a simple story.
* How AI can support (not replace) storytelling.
* How you ensure compliance and accuracy when automating content.

**4. Show Curiosity**

Be ready to discuss:

* Emerging trends like **AI-driven financial education**, **interactive content**, or **personalized financial storytelling.**
* Examples of **how you stay informed** (e.g., TD Economics reports, Globe & Mail, Morningstar, etc.).

Would you like me to create a **2-minute “interview pitch script”** summarizing how you’d introduce yourself for this role? It’ll sound natural, confident, and aligned with TD’s tone.

**You said:**

I have no idea. I am totally lost. Give me few use cases and break it down end to end

**ChatGPT said:**

Totally fair, Ritu. This “Digital Storyteller” role sounds fancy — but once we unpack it, it’s actually *a bridge between financial data, AI, and storytelling*.

Let’s make this crystal clear. 💡  
Below are **3 end-to-end use cases** that show *exactly* what kind of work this job does — from idea → data → AI → story → publish.

**🪙 Use Case 1: “Why Interest Rates Still Matter in 2025”**

**🎯 Objective**

Create a story that explains how changing Bank of Canada interest rates affect everyday Canadians’ investments.

**🧩 Step-by-Step Breakdown**

1. **Identify the Topic**
   * Get data from TD Economics or StatsCan about interest rate changes.
   * Check investor sentiment on platforms like Bloomberg or Reuters.
2. **Mine the Data**
   * Use Excel, Power BI, or Tableau to visualize trends — e.g., interest rate vs. inflation vs. savings growth.
3. **Generate Insights with GenAI**
   * Ask ChatGPT (safely) to summarize what this means in plain language:

“Explain how rising interest rates affect mortgage payments and investments for Canadians.”

1. **Storytelling + Writing**
   * Create a 500-word MoneyTalk article:
     + Start with a relatable hook: “If you’ve renewed your mortgage this year, you’ve felt it — rates are biting.”
     + Use visuals to show 5-year rate trends.
     + End with actionable advice from a TD Wealth advisor.
2. **Publish and Promote**
   * Post the article on MoneyTalkGo.com and share clips on LinkedIn or X.
   * Track engagement via Adobe Analytics or TD’s internal dashboards.

✅ **Outcome:**  
Canadians understand complex rate impacts in 2 minutes. TD positions itself as a trusted thought leader.

**💰 Use Case 2: “Where Are Investors Putting Their Money in 2025?”**

**🎯 Objective**

Visualize how Canadians are shifting their investments — stocks, ETFs, GICs, real estate — and tell a story around market confidence.

**🧩 Step-by-Step Breakdown**

1. **Collect Data**
   * Pull anonymized TD Wealth investment trends (e.g., by asset class).
   * Supplement with public data from Morningstar or S&P.
2. **Analyze and Visualize**
   * Create an infographic using Flourish: “2025 Asset Flow Map — Canadians’ Top 5 Investments.”
3. **Use AI to Find the Narrative**
   * Prompt:

“Write a 1-paragraph story about how Canadian investors are becoming more cautious yet optimistic, based on this asset flow chart.”

1. **Add Expert Commentary**
   * Get a quote from Brad Simpson (TD Wealth Chief Strategist).
   * Blend human and AI writing for tone and compliance.
2. **Distribute Everywhere**
   * Post on MoneyTalk, WebBroker, and BNN Bloomberg.
   * Turn snippets into short LinkedIn or YouTube videos.

✅ **Outcome:**  
AI + human collaboration produces timely, visual, credible insights — exactly what investors want.

**🧠 Use Case 3: “GenAI in Wealth Planning — Friend or Fad?”**

**🎯 Objective**

Educate readers about how GenAI tools (like ChatGPT) are being used for financial planning — responsibly and ethically.

**🧩 Step-by-Step Breakdown**

1. **Research Trends**
   * Use TD Wealth internal GenAI pilots as examples (if public).
   * Gather global examples from Deloitte, PwC, or IBM reports.
2. **Craft Visuals**
   * Build a simple “AI in Finance” infographic —  
     *Human Advisor 🤝 AI Assistant → Smarter Decisions.*
3. **Story Creation Using GenAI**
   * Prompt:

“Write a story introducing how AI can help families plan smarter without replacing financial advisors.”

1. **Compliance & Review**
   * Ensure it passes TD’s branding and legal guidelines.
   * Edit for tone: calm, educational, not hype-driven.
2. **Publish & Track**
   * Release through MoneyTalkGo and CTV broadcast segments.
   * Track engagement and reader comments.

✅ **Outcome:**  
TD builds trust by showing innovation and responsibility in AI-led wealth management.

**🧰 Common Tools You’d Likely Use**

| **Category** | **Tools / Platforms** |
| --- | --- |
| **AI / GenAI** | ChatGPT, Claude, Jasper, Midjourney (for visual ideation) |
| **Data Visualization** | Tableau, Power BI, Flourish, Datawrapper |
| **Publishing** | WordPress, Adobe Experience Manager, TD’s internal CMS |
| **Analytics** | Adobe Analytics, Google Analytics |
| **Collaboration** | Teams, SharePoint, TD internal tools |

**🧭 How You Should Prepare (Step-by-Step Plan)**

1. **Study MoneyTalk Content:**  
   👉 Go to [moneytalkgo.com](https://www.moneytalkgo.com) and read 3–5 stories.  
   Note how they use *data, visuals, and quotes.*
2. **Pick One Topic:**  
   E.g., “Impact of AI on Financial Decisions.”  
   Build your own short **demo story** (200–300 words).  
   Add one chart using Canva or Flourish.
3. **Practice a 2-Minute Pitch:**
   * “I translate complex financial data into clear, confident stories that help Canadians make informed decisions.  
     I use AI tools to speed insight discovery while keeping a human touch.”
4. **Learn 1 Visualization Tool:**  
   Even a simple Power BI dashboard about “Top TD Stock Funds” will make you stand out.

Would you like me to **pick one of these use cases (e.g., “Interest Rates”) and actually show a mini-sample story draft + visualization concept** — just like you’d create for MoneyTalk?  
That’ll make this *ultra clear* and give you a real example to use in your prep.

**You said:**

Create story draft and visualize concepts for all of them- 1. Study MoneyTalk Content: 👉 Go to moneytalkgo.com and read 3–5 stories. Note how they use data, visuals, and quotes. 2. Pick One Topic: E.g., “Impact of AI on Financial Decisions.” Build your own short demo story (200–300 words). Add one chart using Canva or Flourish. 3. Practice a 2-Minute Pitch: • “I translate complex financial data into clear, confident stories that help Canadians make informed decisions. I use AI tools to speed insight discovery while keeping a human touch.” 4. Learn 1 Visualization Tool: Even a simple Power BI dashboard about “Top TD Stock Funds” will make you stand out.

**ChatGPT said:**

Great — let’s dive into **three polished story-drafts** (each ~200-300 words) **plus visualization concepts** for all three use cases. You can pick one or present all during your interview prep. (Yes, I’ll put on my “storyteller with tech skills” cap.)

**🧮 Use Case 1: *“Why Interest Rates Still Matter in 2025”***

**Story draft**

When you renewed your mortgage this year, you likely felt it: interest rates are no longer “sticky low.” The Bank of Canada raised its overnight rate multiple times in 2022-24, pushing borrowers and savers alike into a new era of “cost of money.”

But here’s what many Canadians may not realize: rate decisions ripple beyond homes. Higher rates increase the cost of borrowing for companies, slow growth, and blunt inflation — all of which affect investment returns, retirement plans and even the value of your pension. According to the Bank’s data, the target rate hovered near zero during COVID, but now sits significantly higher.

For investors, a higher-rate environment means:

* Fixed-income returns are improving, making GICs and bonds relatively more attractive.
* Growth stocks (which defend future earnings) face tougher headwinds.
* Savers gain from higher deposit rates (finally!).

So what should you do? First — **check your debt**: If you still have a variable-rate mortgage or line of credit, a rate pause isn’t a guarantee. Second — **balance your portfolio**: Consider adding higher-quality bonds or short-term funds that benefit from rising rate regimes. Third — **stay nimble**: Don’t treat today’s rates as the “new normal” forever. Economic surprises happen.

This is one moment when saving and investing are both reactive *and* proactive. Know how money’s price is shifting — and let that guide your decisions.

**Visualization concept**

* A line chart showing the Bank of Canada overnight rate from 2010-2025, with marked major hikes.

A graph showing the time line

AI-generated content may be incorrect.

A graph of a graph showing the value of a currency

AI-generated content may be incorrect.

4

* A bar or combo chart: “Impact on investor types” — e.g., rate up → bonds up, growth stocks down, savings up.
* Use a highlight box or call-out: “Canadians with variable-rate mortgages: X% of households” (if data available) or a creditor icon.

**📊 Use Case 2: *“Where Are Investors Putting Their Money in 2025?”***

**Story draft**

The money is telling a story. While headlines focus on tech bubbles and geopolitical shocks, behind the scenes Canadians are quietly shifting how they invest. Our analysis shows more flows into fixed-income and conservative vehicles — yet pockets of risk-taking remain.

For example, recent fund-flow snapshots show money market and fixed income funds attracting large allocations, even as equities hold their ground. That suggests a “cautiously hopeful” investor mood: don’t expect high-octane growth, but don’t hide in cash either.

What’s driving this? Three forces:

1. **Higher interest rates** make safe-yield options more viable.
2. **Market volatility** reminds investors of the need for balance.
3. **AI and thematic investing** create targeted opportunities — but these are often smaller bets, not entire portfolios.

What should you as a Canadian investor do?

* Review your **allocation**: Are you still tilted 90 % stocks just because “that’s how it’s always been”? Maybe dial in fixed income or core-stable assets.
* Consider **themes** (e.g., AI, clean energy) but keep position sizes modest — this is a time for quality over hype.
* **Revisit regularly**: With inflation, rates and tech all moving fast, your “set-and-forget” strategy may no longer work.

The takeaway: Money is still moving — it’s quietly shifting gears. If you’ve got insight into where it’s going, you’re ahead of the curve.

**Visualization concept**

* A stacked bar chart of “Fund flows by asset class” (Equity, Fixed Income, Money Market) over recent months.

A graph of a chart

AI-generated content may be incorrect.

A graph of different colored bars

AI-generated content may be incorrect.

A graph of different colored lines

AI-generated content may be incorrect.

4

* A heatmap or simple matrix: “Investor mood” — rows (Conservative, Moderate, Aggressive) vs columns (High Rate, Low Rate, Volatile Market).
* A call-out box: “Top thematic flows: AI, ESG, Private Credit” (with icons).

**🤖 Use Case 3: *“GenAI in Wealth Planning — Friend or Fad?”***

**Story draft**

Imagine asking your digital assistant: “What’s the best way to invest $50,000 for my child’s education?” In today’s world, that scenario is no longer sci-fi. With the rise of generative AI (GenAI), tools that once belonged to data scientists are finding their way into the hands of everyday investors.

But here’s the real question: Is GenAI reshaping wealth planning for Canadians — or is it just another tech fad?

On one hand: GenAI can analyse your spending, suggest portfolio tweaks, and personalise financial advice at scale. On the other hand: It doesn’t always know your full context. It can mis-source, mis-interpret, or over-promise.

That’s where the human advisor still wins. But in combination? We’re looking at the future of “hybrid advice.” For example, an advisor + GenAI tool might:

* Generate a personalized scenario (“If tuition increases 4% annually, here are three funding paths”).
* Visualize results instantly (dashboard showing cost vs savings vs investment).
* Free up the advisor’s time to focus on mindset, behaviour and goals.

What should you do?

* Don’t fear GenAI — **test it**. Ask your advisor if they use AI tools.
* **Verbalise your goals** clearly — AI is only as good as the input and the context.
* **Ask for transparency**: What data is being used? Who oversees it? Compliance? Ethics?

Verdict? GenAI isn’t the silver bullet — but if you embrace it *with* a real human guide, it could become your financial co-pilot.

**Visualization concept**

* A diagram showing “Advisor + GenAI tool” workflow: input (goals/data) → AI engine → output (scenarios) → human review.
* A side-by-side comparison: “Traditional advisor vs AI-powered advisor” (metrics like cost, speed, personalization).
* An infographic: “3 Questions to ask your GenAI-enabled advisor” with icons.

**🧑‍💼 2-Minute Pitch**

“I translate complex financial data into clear, confident stories that help Canadians make informed decisions. I use AI tools to speed insight discovery while keeping a human touch.”

(Tweak to your voice: e.g., “Hi – I’m Ritu Bera. I bridge tech and finance to craft narratives that matter. I mine data, use GenAI to unlock insights, and tell stories that Canadians *really* understand.”)

**🎨 Visualization Tool Learning Plan**

Pick one tool (e.g., Power BI or Flourish) and create a **mini-dashboard**:

* Title: “Top TD Stock Funds — 2020-25 performance & flows”
* Sections: performance chart, flow chart, insight box.
* Show how you would refresh monthly, add commentary, and publish to the web.  
  Use your demo story drafts above as *context* for the visuals.