

# USING AI TO MANAGE EXPENSE AND DECISIONS MAKING

## Introduction

NaggingMoney Will respond to the user's accounting items every time in a family tone, but lacks the ability to help with decision-making. During the management, as long as the user has unnecessary expenditures, AI will help analyze whether the expenditures are reasonable.

## Highlight

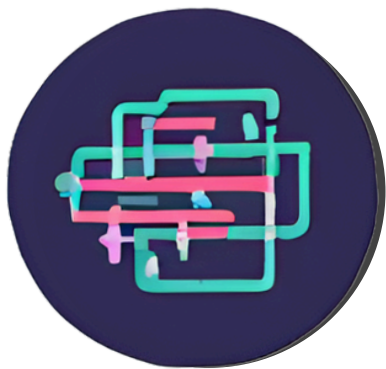
- Customize a deposit target for users
- Review the current month's consumption every month

## Challenges

- Before making a purchase, it's often difficult to decide or prioritize.
- NaggingMoney lacks features to assist with decision-making.
- How can AI be trained to have more natural tones in conversations?

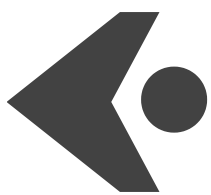
## Betterment

- Asset Allocation  
Betterment's core is to design a diversified investment portfolio based on the user's financial goals, risk tolerance, and time horizon.
- Automatic Rebalancing  
When the portfolio's asset allocation deviates from the preset ratio, Betterment automatically rebalances.
- Tax-Loss Harvesting  
Betterment uses algorithms to help users minimize tax burdens and increase after-tax returns.
- Goal-Based Investing  
Betterment designs strategies based on the user's specific financial goals, such as retirement, home buying, or savings.
- Beginner friendly  
Betterment does not set a starting capital threshold and focuses on simple and ready-to-use design, forming a beginner friendly environment.



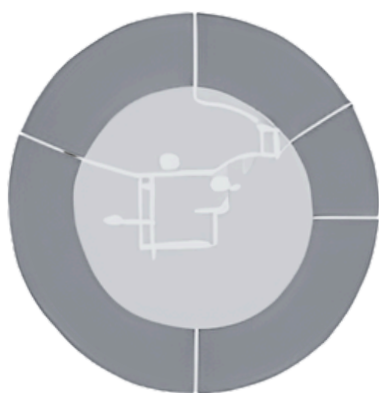
### DATA COLLECTION

Gather user-provided information (e.g., goals, timeframes, preferences) from inputs like language, behavior, or context to ensure clarity.



### SEMANTIC UNDERSTANDING

To fully understand users' requests, catch the key information and core intends, AI process them by three steps: 1. Intend detection 2. Entity Extraction 3. Clarify vague request.



### STRUCTURED PROCESS

Convert the parsed requirements into machine-readable formats for subsequent computation and optimization.

## Solution

- Use AI to analyze the impact of the target savings goal and current decisions.
- Utilize natural language processing to generate conversational content.



## FUTURE

- Personalized financial management analysis
- Interactive bookkeeping tool