Invest-It
with
Reddit

r/personalfinance vs r/investing

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Credits

Problem

We have just taken control of our financial stability using advice from r/personalfinance.
Now looking for investment advice we want to mix in more aggressive tactics from r/investing

Ask

Can we accurately predict which piece of advice comes from which subreddit to determine the risk level of the advice given.
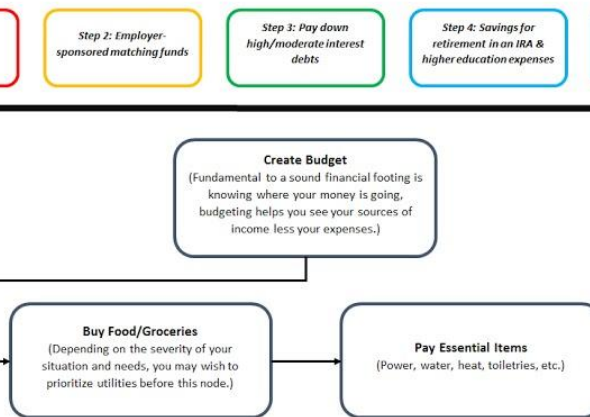
r/personalfinance

General Financial Advice

Subreddit Topics

- Basic Budgeting
  - What are Essentials
  - Set up Emergency Fund
- Debt Consolidation
  - Managing Credit Cards
  - Pay down high interest
- Retirement
  - Employee Sponsored
  - IRA vs 401k
- General Loan Advice
- Goals, Wills, Life Insurance…

Personal Income Spending Flowchart - United States

Step 2: Employer-sponsored matching funds

Step 3: Pay down high/moderate interest debts

Step 4: Savings for retirement in an IRA & higher education expenses

Create Budget
(Fundamental to a sound financial footing is knowing where your money is going, budgeting helps you see your sources of income less your expenses.)

Buy Food/Groceries
(Depending on the severity of your situation and needs, you may wish to prioritize utilities before this node.)

Pay Essential Items
(Power, water, heat, toiletries, etc.)

r/investing

General Market Advice

Subreddit Info

- Assumptions
  - Baseline market understanding.
  - Financial Stability
- Market Advice
  - Mutual Funds
  - Index Funds
  - Specific stock speculations
  - Unemployment Rates
  - Market volitility
  - Company Reports
  - Newscycles, etc

What do you do?

Models & Predictions

- Pushshift Reddit API

- Natural Language Processing
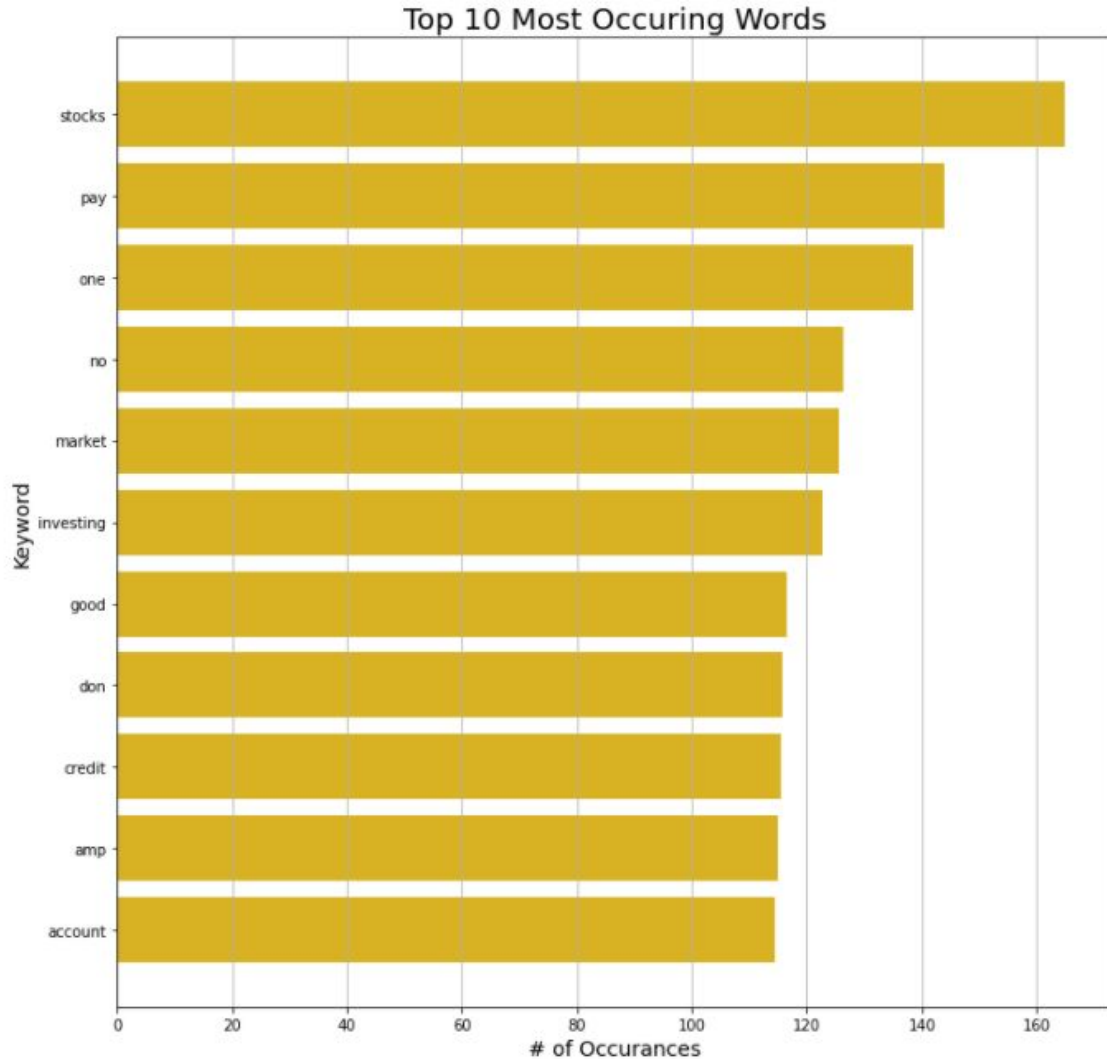
- Classification Models

- 87% Accuracy to predict source

Model

- Pushs

- Natur

- Classif

- 87% A

Top 10 Most Occuring Words

Models & Predictions

- Pushshift Reddit API

- Natural Language Processing

- Classification Models

- 87% Accuracy to predict source

Questions

Credits

— Financial Subreddit List:
https://www.makeuseof.com/tag/10-best-subreddits-finance/

— Photo from retirebeforedad.com

— Study Group Help from Anshul Tiwari, Jason Huang, Clint Hoke

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