

Finwise

AI Powered Financial Guidance



Table of contents

01

Problem

02

Finwise Solution

03

Product Features

04

Demo



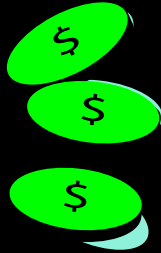
01

The Financial Literacy Gap





Understanding The Challenge



Widespread Lack of Financial Knowledge:

- 78% of U.S. adults lack confidence in financial decision-making."
- Globally, only 33% understand basic concepts like interest rates and inflation.

Consequences of Financial Illiteracy:

- Poor financial literacy leads to higher personal debt and lower savings rates.
- Economic vulnerability affects individual well-being and broader societal stability.



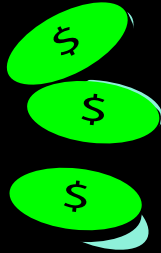
02

Empowering Financial Well-Being with FinWise





Your Personal AI-Powered Financial Assistant



Personalized Financial Guidance:

- FinWise uses advanced AI to provide real-time, personalized financial advice tailored to each user's unique situation and goals.

24/7 Accessibility:

- Accessible anytime and anywhere, FinWise offers users the convenience of a AI financial advisor in their pocket

Comprehensive Financial Services:

- From basic budgeting to advanced investment strategies, FinWise covers all aspects of personal finance.



03

Product Features





Core Features of Finwise



Expense Insights and Savings Recommendations:

Gain deep insights into your spending patterns with our AI-driven Expense Insights tool. Upload your bank statements, and let Finwise categorize and analyze your transactions.



Portfolio Tracker and Investment Insights:

Manage and optimize your investments with Finwise's Portfolio Tracker. Upload your investment data, and explore detailed analytics on your asset distribution and performance.



Finwise Financial Literacy Chatbot:

Interact with our Financial Literacy Chatbot for instant, conversational guidance on a wide range of financial topics—from basic budgeting to complex investment decisions.

04

Product Demo





HomePage



- Home
- Expense Insight And Savings
- Portfolio Tracker And Investment Ins...
- Finwise Chat

Welcome to Finwise

Finwise is your personalized financial assistant, designed to empower you in achieving financial well-being.

How Finwise Can Help You:

- Financial Empowerment:** Gain control over your finances with personalized guidance tailored to your needs and goals.
- Simplified Financial Management:** Manage your finances effortlessly with features like budgeting, expense tracking, and investment analysis.
- Personalized Recommendations:** Receive tailored recommendations based on your financial data and preferences, helping you make informed decisions.
- Comprehensive Financial Insights:** Gain valuable insights into your spending habits, saving patterns, and investment performance to improve your financial awareness.
- Continuous Support and Guidance:** Get 24/7 support from our chatbot and access resources to enhance your financial literacy and decision-making skills.
- Data Security and Privacy:** Rest assured that your financial information is secure and private, with robust encryption and compliance measures in place.

How to Use Finwise:

- Explore different features using the sidebar navigation.
- Upload your financial statements or input your financial goals.



Expense Insights and Saving Recommendations



The screenshot shows a web application interface with a dark theme. On the left is a sidebar with navigation links: Home, Expense Insight And Savings (highlighted), Portfolio Tracker And Investment Ins..., and Firwise Chat. The main content area is titled 'Expense Insights And Savings'. It features a file upload section with a cloud icon, the text 'Drag and drop file here', a limit note 'Limit 200MB per file • CSV, PNG, JPG, JPEG', a 'Browse files' button, and a file named 'bankinfo.csv' (2.8KB) with a close button. Below this is a 'Choose a time range for analysis:' dropdown menu set to 'Last 30 days'. At the bottom, there is a red-outlined button labeled 'Start Analysis'. Two green success messages are displayed: 'File bankinfo.csv Categorized and Saved successfully!' and 'File bankinfo.csv saved into BigQuery'.

Introduction:

Provide users with actionable insights into their financial expenses.

How It Works:

Users upload their financial data in CSV format, which the system analyzes to categorize expenses and generate visual reports.

Primary Goal:

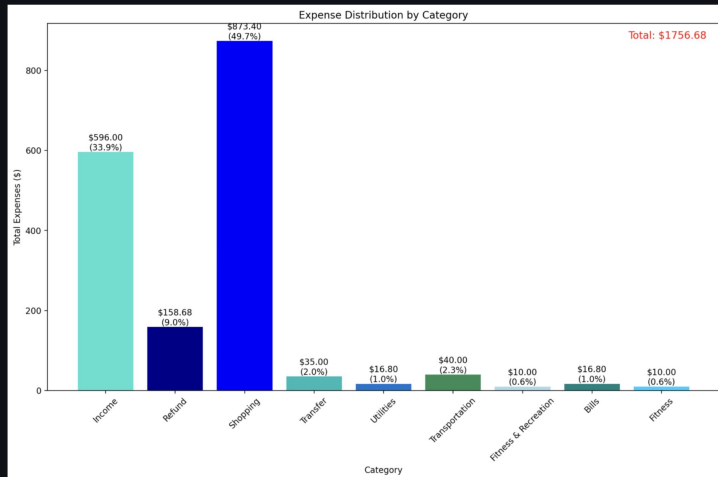
help users understand their spending patterns, identify areas for optimization, and make informed financial decisions



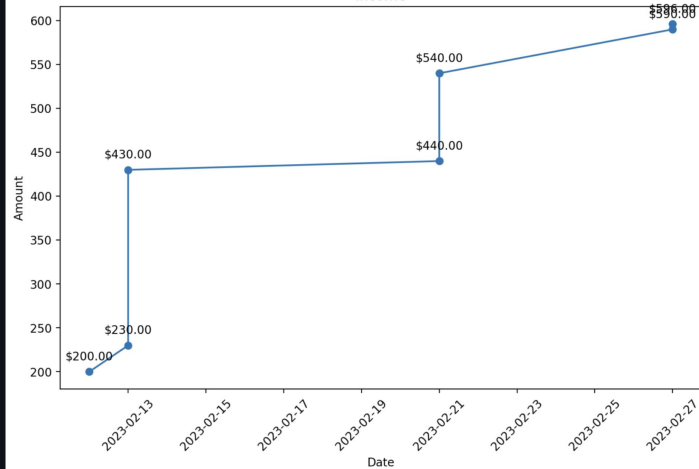
Expense Insights and Saving Recommendations



Overall Expenses

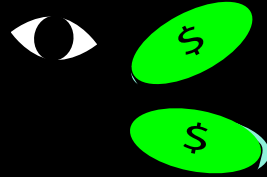


Income





Expense Insights and Saving Recommendations



APIs Used:

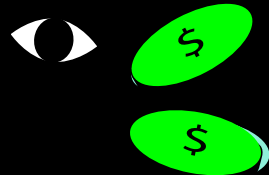
- Google Cloud BigQuery: Data storage and complex queries.
- Gemini Pro API: Intelligent response generation.

Technical Enhancements:

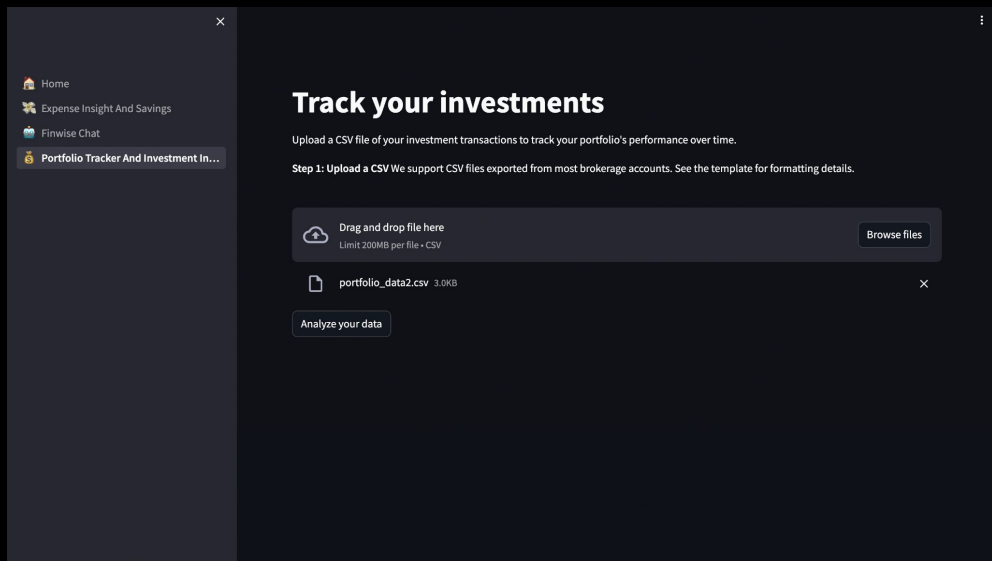
- Cleaned data from ai for better processing

Challenges Faced:

- Inconsistent AI output



Overview of the FinWise Portfolio Tracker



Introduction:

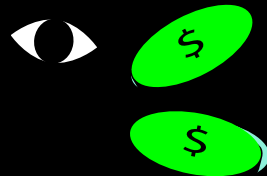
The Portfolio Tracker is an advanced feature within FinWise designed to give users comprehensive insights into their investment portfolios.

How It Works:

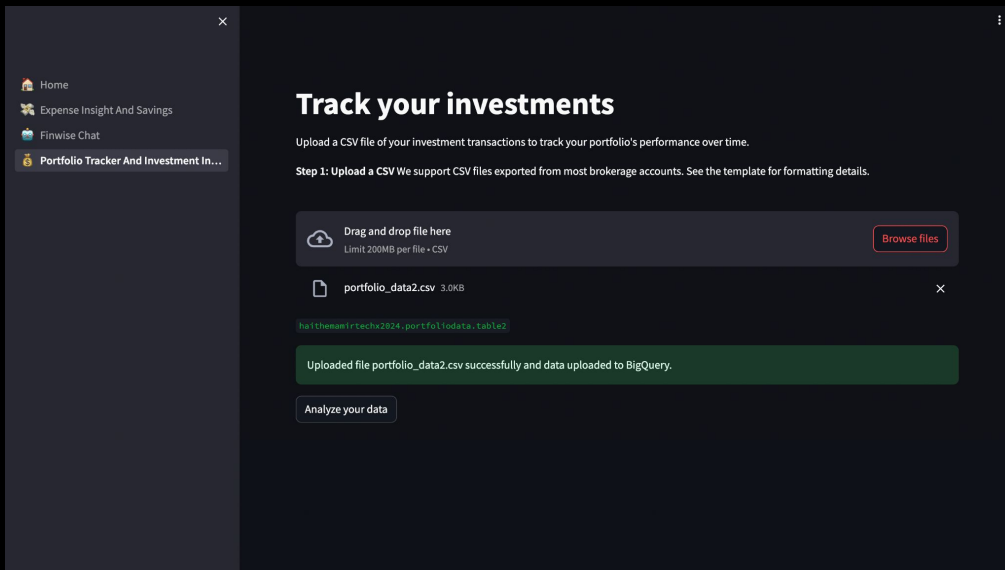
Users upload their investment CSV files, which the system processes to display categorized financial data and visual insights.

Primary Goal:

To enable users to understand and optimize their investment distributions and returns effectively.



Technical Components and Data Flow



File Upload and BigQuery Integration:

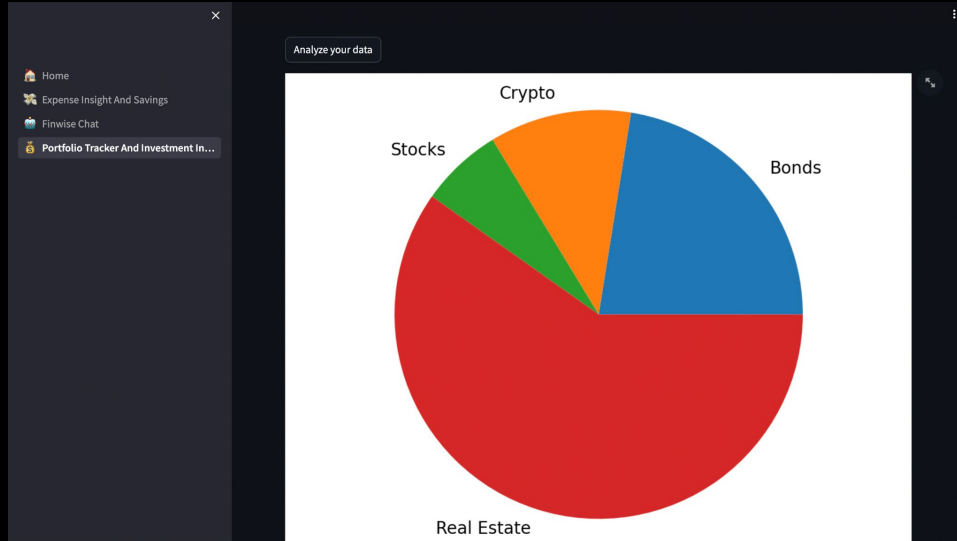
Uploaded CSV files are temporarily stored, then parsed into a DataFrame, which is subsequently uploaded to Google BigQuery for secure, scalable storage and complex query execution.

Data Processing:

BigQuery processes the data, running SQL queries to aggregate investment amounts by category, preparing the data for analysis and visualization.



Data Analysis and Visualization



Analysis Techniques:

The system uses SQL queries to generate summaries of investment categories and total investments, which feed into our AI model for further analysis.

Visualization Tools:

Data visualized using matplotlib to create pie charts of investment distribution, helping users visually assess their portfolio balance.

User Interaction:

Users can interact with their data through dynamic charts and receive customized investment recommendations based on their portfolio analysis.



Leveraging APIs for Enhanced Functionality



APIs Used:

Google BigQuery for data storage and complex queries.

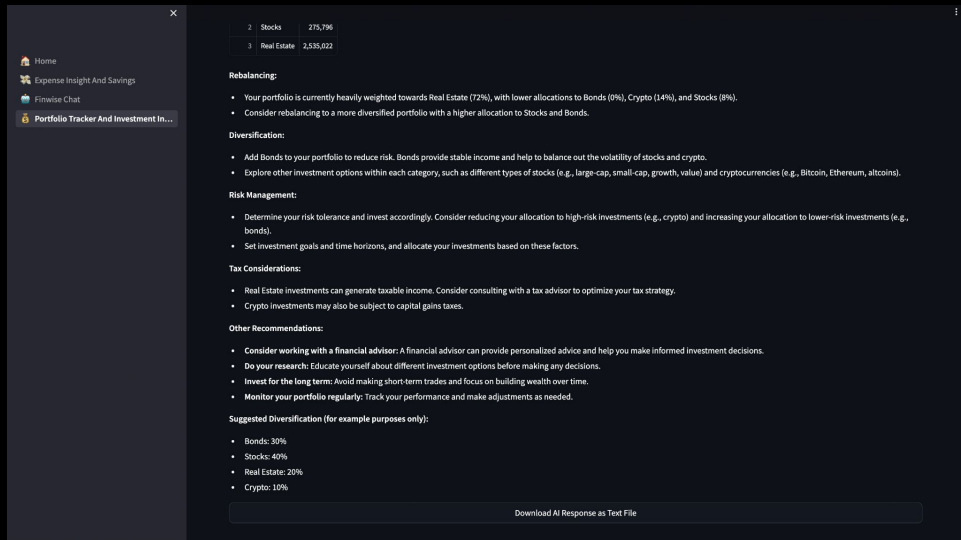
Google Generative AI for generating investment insights based on the aggregated data.

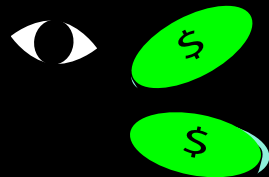
Technical Enhancements:

Continuous updates to AI models to improve the quality of financial advice based on user feedback and new data trends.

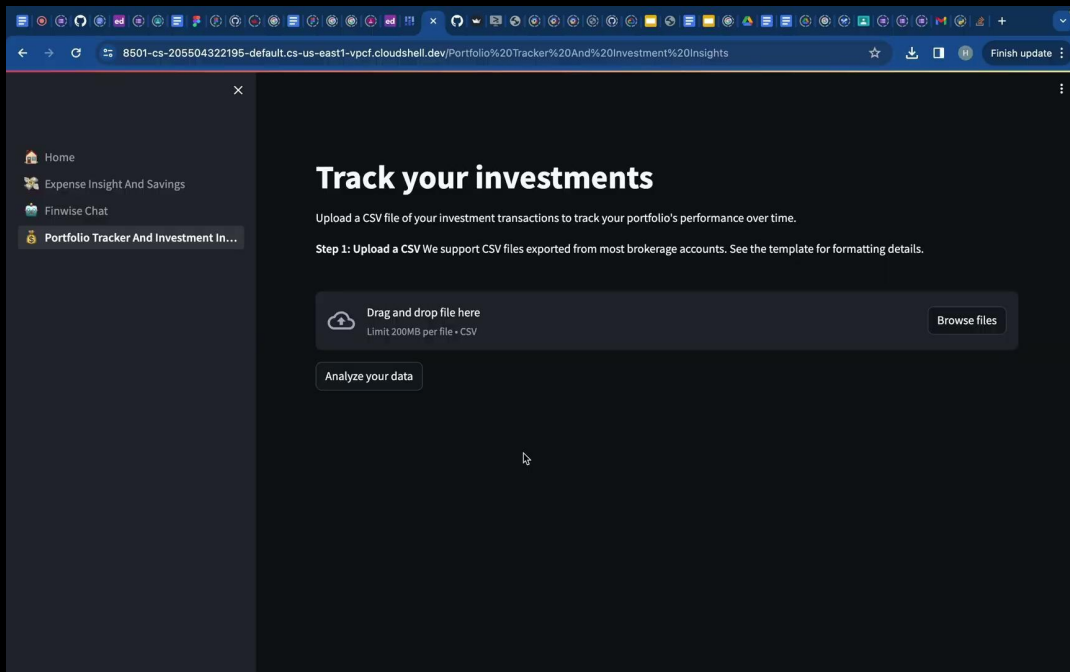
Challenge Faced:

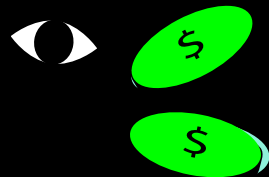
A significant challenge encountered in the development of the FinWise Portfolio Tracker was the AI model occasionally generating inaccurate insights. Despite being fed structured and categorized financial data, the model would sometimes return incorrect responses.





Live Demo





Chat with Finwise

Enter your prompt:

during what times do i spend the most money?

Press Enter to apply

Select your preferred tone or type of voice:

Professional and Business-like



Submit

Download AI Response as Text File

AI Response: Based on the provided data, it is not possible to determine the exact times when you spend the most money. The data includes various types of expenses such as ATM withdrawals, purchases, utility bill payments, and income, but it does not provide any information about the specific hours of the day or night when these transactions occur.

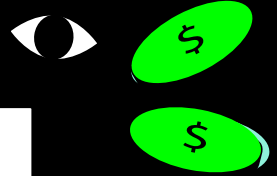
User Prompt: during what times do i spend the most monet?

You can listen too the response:

▶ 0:00



Download Audio



APIs Used:

- Google Cloud BigQuery: Data storage and complex queries.
- Google Cloud Text-to-Speech API: Text-to-audio conversion.
- Gemini Pro API: Intelligent response generation.

Technical Enhancements:

- Continuous Integration: AI model updates based on user feedback and data trends.

Challenges Faced:

- AI Accuracy: Ensuring precise insights from structured financial data.

Project Contribution:

- Developed chatbot functionality.
- Enhanced responsiveness and personalized advice.
- Leveraged Gemini Pro API for intelligent responses.



Market size and Growth Potential



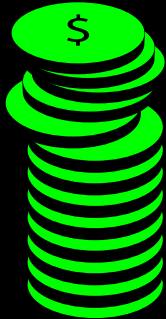
\$1.3 B

The global financial wellness platform market is expected to grow from

->

\$2.5 B

To \$2.5 billion by 2025, at a compound annual growth rate of over 15%.





Positioned for Success in a Growing Financial Tech Market



Target Audience and Demographics:

FinWise is designed for a broad audience ranging from young adults just starting their financial journeys to seasoned investors looking for optimization.



Competitive Landscape:

While the market contains several established players, FinWise differentiates itself through personalization, AI-driven insights, and a user-friendly interface.

Meet the Team



Haithem Amir

Sophomore Computer
Science Major at Howard
University



Felix Eshun

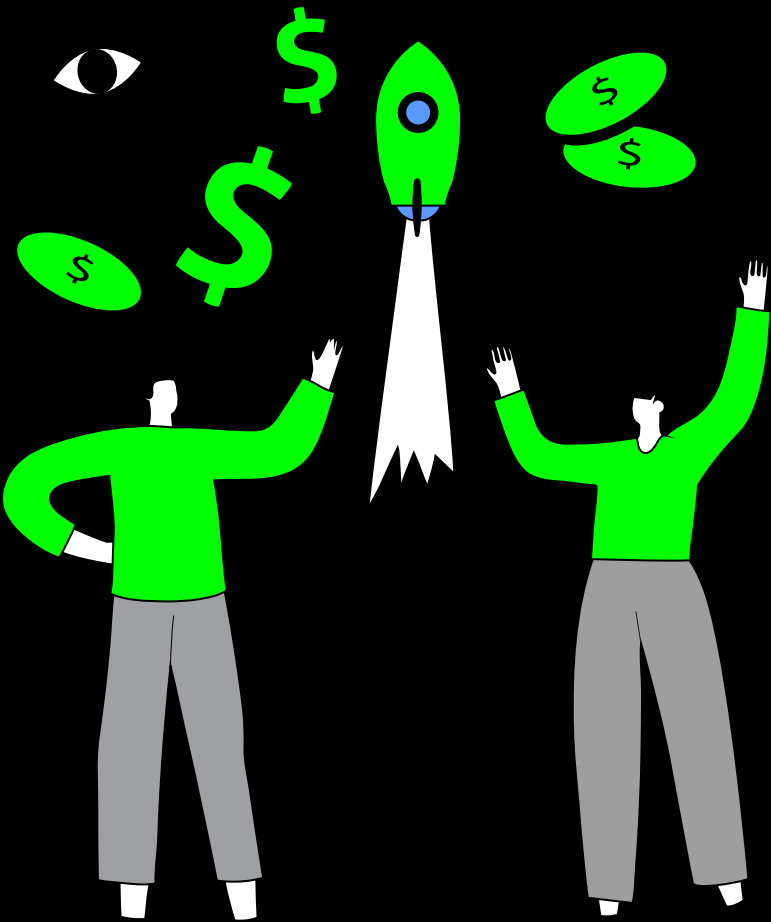
Junior Computer Science
Major at Howard
University



Folusho Adeyemi

Junior Computer Science
Major at Fisk University





Thanks

