

InflatIQ: Personal Finance for Inflation-Proof Planning

Initial research showed that tracking pricing data with a small team would be too challenging. Large financial institutions and banks already provide live inflation predictions using superior hardware and extensive resources. As a result, InflatIQ is shifting its focus to helping individuals plan their personal finances to mitigate the impact of inflation.

Our Mission

Consumers want to save for the future but often struggle to determine how much to save. While existing investment calculators—such as those from NerdWallet and Wells Fargo—offer general inflation estimates, there is a gap in personalized inflation forecasting. Current tools do not dynamically account for individual spending habits or changes in consumption patterns over time.

For example, a consumer who frequently dines out may be more vulnerable to inflation than someone who primarily buys groceries. While financial advisors provide risk assessments, there is currently no tool offering **daily, personalized inflation insights**.

Our Value Proposition

InflatIQ enables individuals to generate **personalized inflation reports** based on their unique spending habits. Our platform will use dynamic models to:

- Predict price trends for specific goods and services.
- Apply these predictions to individual consumers' purchasing behaviors.
- Help users compare current spending habits to alternative spending patterns and their projected inflation impact.

We aim to empower consumers with actionable insights on whether their spending habits put them at greater inflation risk. As economic conditions shift, we will provide recommendations on how to adjust expenditures to maintain financial stability.

Our Product Offerings

Free Tier:

- Personalized reports analyzing the projected impact of inflation on a consumer's purchasing power over their lifetime.
- Basic insights into potential financial risks based on spending habits.

Paid Tier:

- Unlimited inflation reports with deeper analytical models.
- Advanced forecasting tools for different spending scenarios.
- A sophisticated recommender system providing meaningful, data-driven insights to optimize financial planning.

The Future of Inflation Planning

InflatIQ is committed to **revolutionizing personal finance** by making inflation risk transparent and manageable for every consumer. Through **real-time data analysis and predictive modeling**, we aim to equip individuals with the knowledge they need to make smarter financial decisions and adapt to changing economic conditions. Our vision is to become the go-to platform for **personalized inflation risk management**, ensuring that consumers can confidently navigate financial uncertainty and safeguard their future wealth.