

AI FINANCIAL INTELLIGENCE SHOWCASE

FinMind Copilot (GPT) & Gemini Financial Health Scoring

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1. FinMind Copilot – Custom GPT for Financial Health Analysis

FinMind Copilot is a custom-built GPT-based financial decision support system designed to analyze and interpret an individual's overall financial health. The system is built on a multi-dimensional scoring framework and produces a comprehensive **Financial Health Score (FHS)** by jointly evaluating liquidity, debt burden, savings behavior, investment diversification, spending discipline, and personal risk alignment.

Beyond numerical scoring, FinMind Copilot provides **interpretable results**, **personalized financial diagnostics**, and **actionable recommendations** tailored to the user's financial profile. The system aims to bridge the gap between raw financial data and practical financial decision-making.

Key Capabilities:

- End-to-end Financial Health Score (FHS) computation
- Personalized financial diagnostics and insights
- Behavioral spending pattern analysis
- Risk-aware financial recommendations
- Transparent and explainable scoring logic

Primary Use Case:

Personal finance analysis, credit risk profiling, and financial wellness assessment for individuals.

Project Access Link:

<https://chatgpt.com/g/q-692b14d134748191bade1d1a3796723a-finmind-copilot-finansal-saglik-gpt>

2. Gemini – Financial Health Scoring Logic & Quantitative Framework

This Gemini-based implementation focuses on the **theoretical and computational backbone** of financial health scoring. Rather than functioning as a conversational assistant, this system emphasizes a **modular quantitative scoring architecture** built on normalized sub-scores and weighted aggregation.

The framework integrates fundamental personal finance ratios and behavioral indicators into a unified numerical engine. Key dimensions such as liquidity strength, debt sustainability, savings performance, asset diversification, spending discipline, and risk alignment are mathematically modeled and combined into a single composite score.

Core Quantitative Components:

- Liquidity Score (LS)
- Debt Score (BS)
- Savings Score (TS)
- Investment Diversity Score (YCS)
- Spending Discipline Score (HDS)
- Risk Alignment Score

Primary Use Case:

Academic financial modeling, risk-based personal finance optimization, and financial scoring engine design.

Platform:

Google Gemini (Custom Financial Prompt Engineering)

Project Access Link:

[https://gemini.google.com/gem/1dYctBpT_5Z-zZ6yOu_YGz7b5yReLpkW-
?usp=sharing](https://gemini.google.com/gem/1dYctBpT_5Z-zZ6yOu_YGz7b5yReLpkW-?usp=sharing)

Concluding Note

This document presents a concise technical and conceptual overview of two complementary AI-driven financial intelligence systems. While **FinMind Copilot** represents a production-oriented, interactive GPT-based decision support assistant, the **Gemini-based framework** focuses on the mathematical and methodological foundations of financial health scoring.

Together, these two implementations demonstrate both the **applied** and **theoretical** dimensions of AI-powered financial analytics and are designed for research, portfolio presentation, and real-world financial decision support applications.