

# EMPOWERED WOMEN

Leveraging AI  
for  
Personal Finance

*Pierce Creative*  
& CONSULTING LLC



# AGENDA

Understand AI Capabilities & Risks for Finance

Practice using AI-powered Tools

Tips and Action Planning







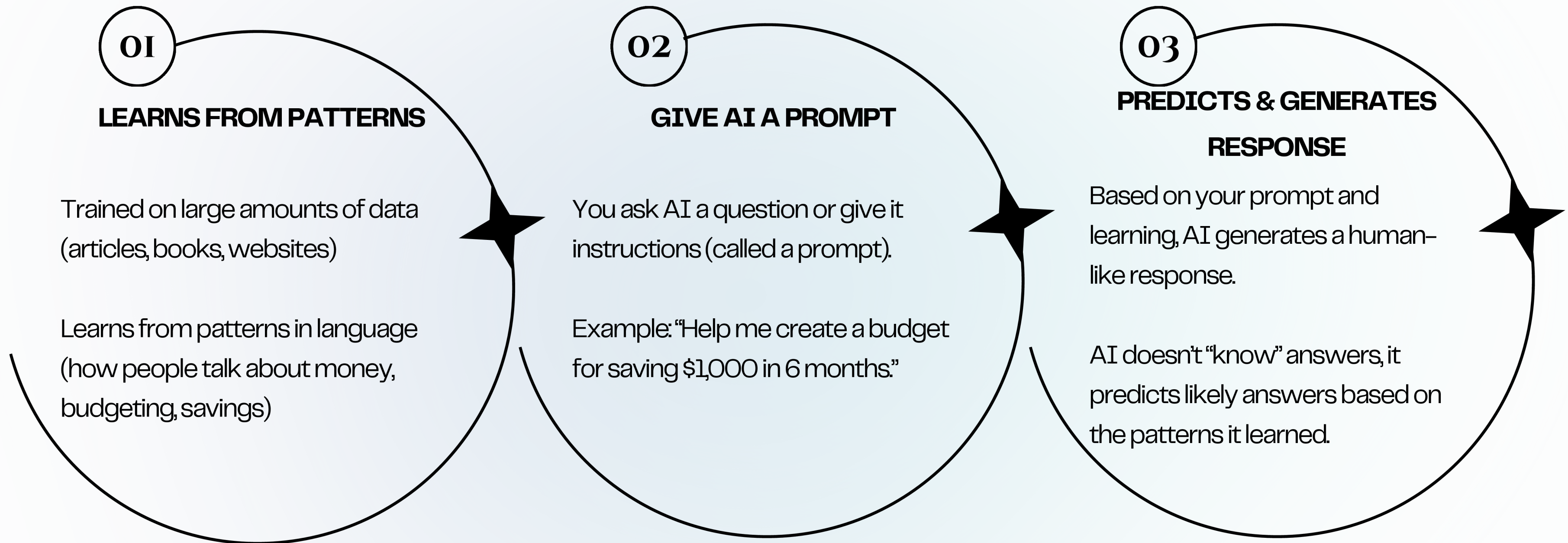
# WHAT IS AI?



AI learns from **DATA** by using algorithms that identify patterns and relationships, adjusts predictions, and optimizes performance based on **feedback** and **continuous input**

The more data and feedback received, the better the tools can learn and perform tasks accurately.

# HOW IT WORKS



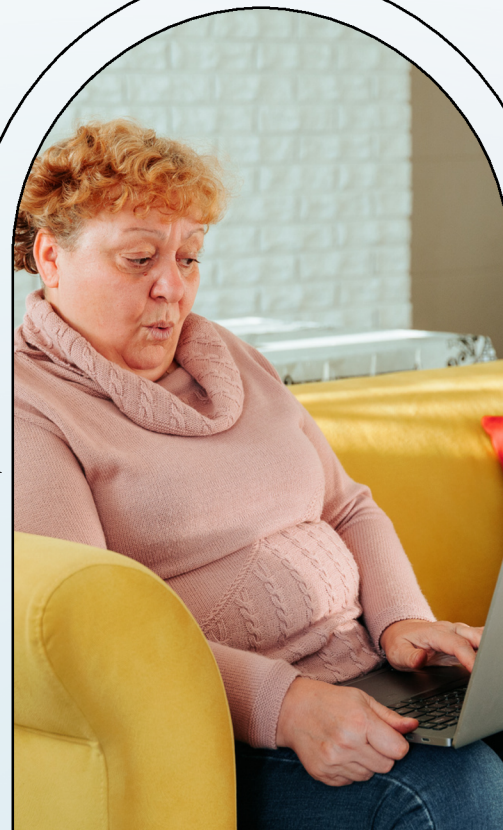


# GAME CHANGER



Get tailored advice based on your goals, lifestyle, or spending habits.

Use AI to “talk through” your choices, explore scenarios, and feel more prepared.



Get quick answers, summaries, and suggestions without hours of Googling or spreadsheet tinkering.

AI can offer instant templates, prompts, and cash flow ideas tailored to your hustle.



Break down money terms, compare savings strategies and build a budget in plain English.

Handles the math so you can focus on smart decisions



# RESPONSIBLE USE



## **AI is Helpful, Not an Expert**

It can guide but it doesn't replace certified financial or legal advice.



## **AI Can Be Wrong or Outdated**

Double-check facts and numbers, especially for big financial decisions.



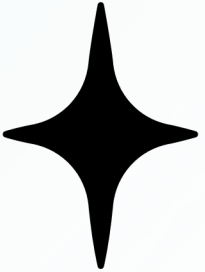
## **Protect Your Privacy**

Never share sensitive info (like account numbers, SSNs, or login details) in prompts.



## **Bias Is Built In**

AI learns from human data; it can reflect biases or leave out diverse financial realities.



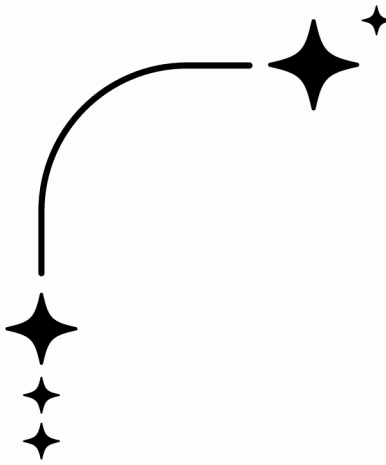
# VOICE DEMO



Hey ChatGPT, I'm a single woman with a salary of \$55,000 a year. I make about \$800 a month from my side hustle. My rent is \$1,400. I have a \$450 car payment and car insurance is \$120 per month. I spend around \$350 a month on groceries, about \$300 on utilities, internet and subscriptions and I usually spend \$200 on gas. I put about \$300 into an emergency fund each month too. Go me! My student loans are \$150 per month with \$7,000 remaining. I have a credit card with a zero balance that I use for emergencies only. My friends want to take a big trip next year that will cost me \$4k and I'm worried about whether I can go and still meet my long-term goals to purchase a house with a \$20k down payment in the next 2 years. I only have 3,000 saved for my house right now.

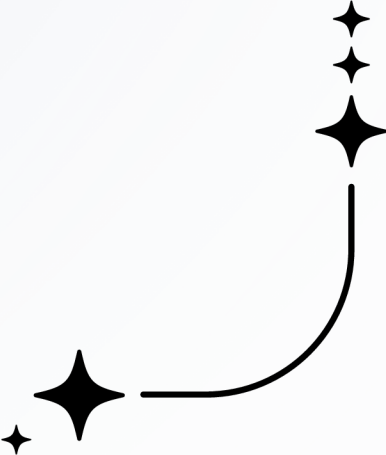
Can you help me with a few strategies to pay off debt, reduce spend and create a simple monthly budget that breaks this all down in a way that's easy to understand. Keep it short and clear.



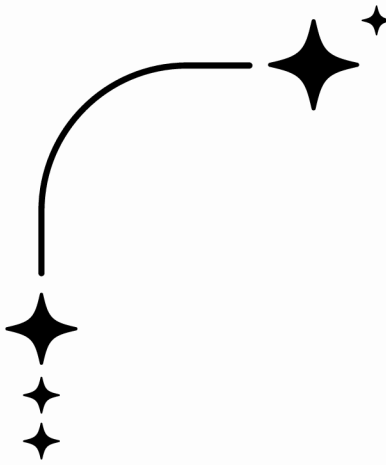


# TOOL DEMO

I'm exploring Virginia's Invest 529 program. Using the attached program description, explain this plan to me like I am a 5th grader. Provide the key points and considerations. I have about \$300 a month that I can invest and would like to save \$20k.







# ACTIVITY

Practice the following scenarios:

You just got a \$6,000 annual raise

Your fixed income is hit with a \$500 expense

Your employer has a stock purchase plan

You are creating a budget for the first time

You want to be debt free in 5 years






# AI PROMPT TEMPLATE

I'm a [**basic life stage or situation**], earning around [**\$X per year/month**], and I have [**list financial priorities or challenges, like paying off debt, saving for a home, etc.**].

Please help me [**desired outcome: create a budget, plan savings, understand investing basics, etc.**].

Keep it short, easy to understand, and don't ask for personal details like my account info.

## Why This Template Works:

- Provides context
  - Keeps your identity and data safe
  - Tells AI exactly what you need and how to deliver it
- 





# USING GENERATIVE AI IN YOUR FINANCIAL JOURNEY

Be Specific in Your Prompts

Keep Personal Info Private

Ask for Simple Language

Double-Check With a Human



Test Different Versions of Your Prompt

Use It for Brainstorming

Watch for Bias or Assumptions

Track Your Prompts & Results

Start Small, Stay Curious



# RESOURCES

1. [Google Cloud Skills Boost](#)
2. [Open AI Prompting Tips](#)
3. [Data Detox Kit](#)
4. [AI Ready RVA \(Richmond, VA\)](#): Community-based learning events, workshops, and resources.



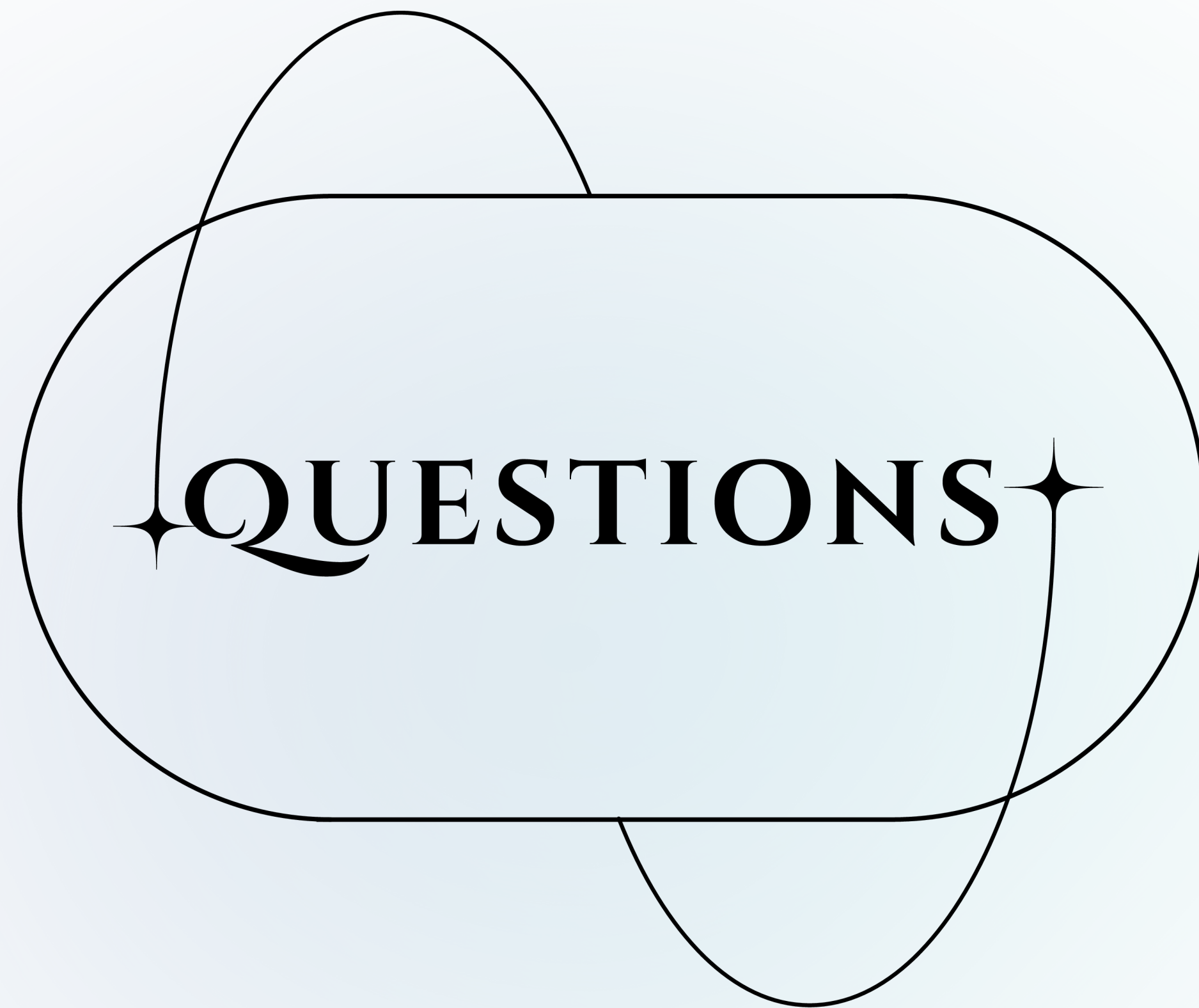
# REFLECT, COMMIT, TAKE ACTION



What's one insight, tool, or tip that stood out to you today?

How might AI support your next money move – big or small?

“This week, I will use AI to \_\_\_\_\_.”





# THANK YOU

**ida@piercecreativeconsulting.com**

**<https://www.linkedin.com/in/ida-pierce/>**

