

Ai for Personalized Financial Advice

Getting started with AI financial tools

- 1 Download a free AI finance app like Cleo or Plum this week.
- 2 Upload three months of bank statements to identify spending patterns.
- 3 Enable two-factor authentication on your AI financial tool account.
- 4 Verify your chosen tool has SOC 2 certification before connecting banks.
- 5 Set up automated savings triggers aligned with your financial goals.
- 6 Review AI-generated recommendations weekly instead of waiting for appointments.
- 7 Compare your current advisor fees against AI tool costs annually.
- 8 Use AI for daily budgeting while consulting humans for major decisions.
- 9 Activate bank-level encryption through Plaid API for secure data sharing.
- 10 Replace manual spreadsheet budgets with AI spending pattern analysis.
- 11 Schedule quarterly reviews of AI portfolio rebalancing recommendations.