

Financial Education Guided by Artificial Intelligence



The AI-driven
Guide to
Financial Education!

Your path to a healthy financial life starts here. Take advantage of all the tips and get out of the life of financial dependence.

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Financial education is not as difficult as you think, it is merely a matter of adaptation and personal control. In other words, it is ***individual effort***.

If we educate ourselves a little bit a day, at the end of a month we will already have 30 ^(thirty) lessons learned, in a quarter 90 ^(ninety) will be added, in a semester 180 ^(one hundred and eighty) will be added, but at the end of 01 year, after a lot of resilience there will be 365 ^(three hundred and sixty-five) lessons.

THINK ABOUT IT!

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Financial Introduction

All my life I have lived on the teachings of my late father, who was very committed to educating his children secularly, as well as financially.

I still remember the first teaching, do not spend more than you earn, if possible, spend only half and save the other half, and if you can spend only a quarter of what you earn, do it.

Among others that came, all were very pertinent to my adult financial life, especially those that guided me in family financial life, that is, with a wife and children.

✓ Commitment to help with Financial Education

Here you will learn a little about my life, to understand the reasons that led me to develop this project, I hope it will help many people to improve their financial life.



The financial effort can be quite expensive, but the results and laurels of this work will always be the greatest and best satisfactions.

Currently ⁽²⁰²⁴⁾, I returned to the company I worked for since the 2000s, my initial role was IT ^(Computer Technician), but I also worked as a teacher of Educational Informatics, Physics and Chemistry for students in the 8th and 9th grades of Elementary School.

For health reasons I abandoned teaching in 2004, returning in 2005 to that institution in the IT function, in 2010 I also started to teach

“Classical Music” classes, teaching Music Theory, Violin, Viola and Cello. Because I needed new horizons in 2016, I left again, I went to Ribeirão Preto, in São Paulo, where I spent a season at my uncle’s house, worked as an Uber *(it was the fever of the moment)*, and at the end of the same year when I returned to Ceará, I started to work as an Uber until they stole the car I worked for.

I made myself available to my family to help with the care of my parents in 2017, as my father had health complications, in 2019 the pandemic came and things became difficult until 2022, when that year I went to work in construction, in my brother’s company, until in 2024 I left the company.

During the notice period I was invited to return to this company for a new professional horizon, the challenge was to help the Financial Responsible Persons of the Students to solve their financial difficulties with the institution, which I started to do diligently, always in the incessant search to intermedate the financial interests of debtors and creditors.

At that moment I glimpsed the need for material that would guide Financial Education, whether for these parents or their children, or for anyone who needed a financial guide to offer ideas that would mitigate the financial factor of indebted people.

It was a great opportunity to practice what I like most, directing people to solve problems, because my greatest satisfaction is to see happy people, but indebted people are not happy, they can even make an effort to demonstrate that they are, but the personal feelings of indebted people are overwhelming, causing serious damage to health.

✓ Using AI to Help with Financial Education

During this period, I got to know the Development of Artificial Intelligences, whether from Google, Meta, Microsoft, which for me was fantastic, starting to test it with ethical and moral thoughts, which was a great challenge, both for me and for them.



Until I came up with the idea of using AI to forge a material with the firm purpose of helping financial managers to use a method that was effective to adjust their finances, it would be very feasible for them and an effective way to do my job.

Armed with this idea, I decided to prepare this material and make it available to everyone, the final is based on a good idea and has the undeniable help of an AI, it has everything to work.

My adaptation to financial collection made me review old methods, adjusting them to the reality of the digital society of the twenty-first century. The first thing was to change the name of the “Collection” sector to the “Educational Investment and Financial Support” sector, which demonstrates to society that the primary social investment has always been, is and will be, the education of children.

✓ AI as a tutor in Financial Education

The information base of AIs is very vast and up-to-date, since the primary function of their algorithms is to be analyzing data, in order to improve their processing and their interaction with humans.



We can say with certainty that this database is worldwide, because currently even children already interact with the digital world and it is this intellection that produces a considerable volume of data to be analyzed by the neural routines of AIs.

The development of this work was all guided by AI, which led me to propose topics that help from children to adults.

To you, reader, I wish you to enjoy every page of this work, that it is the great guide of your financial life, as it is already giving me new ideas to improve the financial future of people who aspire to get out of debt.

Ethics

It is an area of philosophy that deals with issues of morality and values. It examines what is considered right or wrong, fair or unfair, and how people should act in different situations.



✓ Main Aspects of Ethics

1. **Applied:** Applied ethics utilizes ethical theories to address specific moral issues in areas such as medicine, business, the environment, and technology. Examples include bioethics, which addresses moral dilemmas in medicine and biology, and business ethics, which addresses ethical issues in the business world.
2. **Descriptive:** Descriptive ethics, or empirical ethics, observes and describes ethical practices in different cultures and societies, without making value judgments.
3. **Metaethics:** This area analyzes the nature of ethical judgments and the foundations of ethics. Typical questions include “What does ‘good’ mean?” and “Is there objectivity in moral statements?”
4. **Normative:** Normative ethics studies principles, rules, and norms that guide behaviors and decisions. Examples include utilitarianism, which suggests that we should act in a way that maximizes happiness, and deontology, which emphasizes the fulfillment of duties and rules.

✓ Principles of Financial Ethics

Financial ethics is a crucial field that involves the set of moral principles and values that should guide the decisions and actions of financial market professionals. Some important points are:

1. **Honesty:** Providing accurate and truthful financial information, without hiding or distorting data.
2. **Integrity:** Acting with honesty and transparency in all financial operations.
3. **Respect:** Treat all customers and investors with respect and consideration, avoiding discriminatory or unfair practices.
4. **Responsibility:** Ensuring that financial resources are used responsibly and in compliance with laws and regulations.
5. **Transparency:** Disclose financial information in a clear and accessible manner to customers, investors, and other stakeholders.

✓ Importance of Financial Ethics

1. **Building Trust:** Adopting ethical practices helps to build trusting relationships between financial institutions and their customers.
2. **Market Stability:** Ethical practices contribute to the stability and proper functioning of the financial market, preventing fraud and manipulation.
3. **Sustainability:** Financial ethics is directly related to the financial sustainability of companies and the market as a whole. Companies that adopt ethical practices tend to have a better reputation in the market, which can attract investors and customers who are committed to ethical values.

✓ Challenges of Financial Ethics

1. **Fierce Competition:** Intense competition in the financial industry can encourage inappropriate behavior.
2. **Complexity of Financial Products:** Complex financial products can make it difficult for customers to be transparent and understandable.
3. **Pressure for Immediate Results:** Pressure for short-term financial results can lead to unethical practices.

Financial ethics are essential to ensure trust, transparency, and accountability in the financial sector, promoting a fairer and more sustainable business environment.