

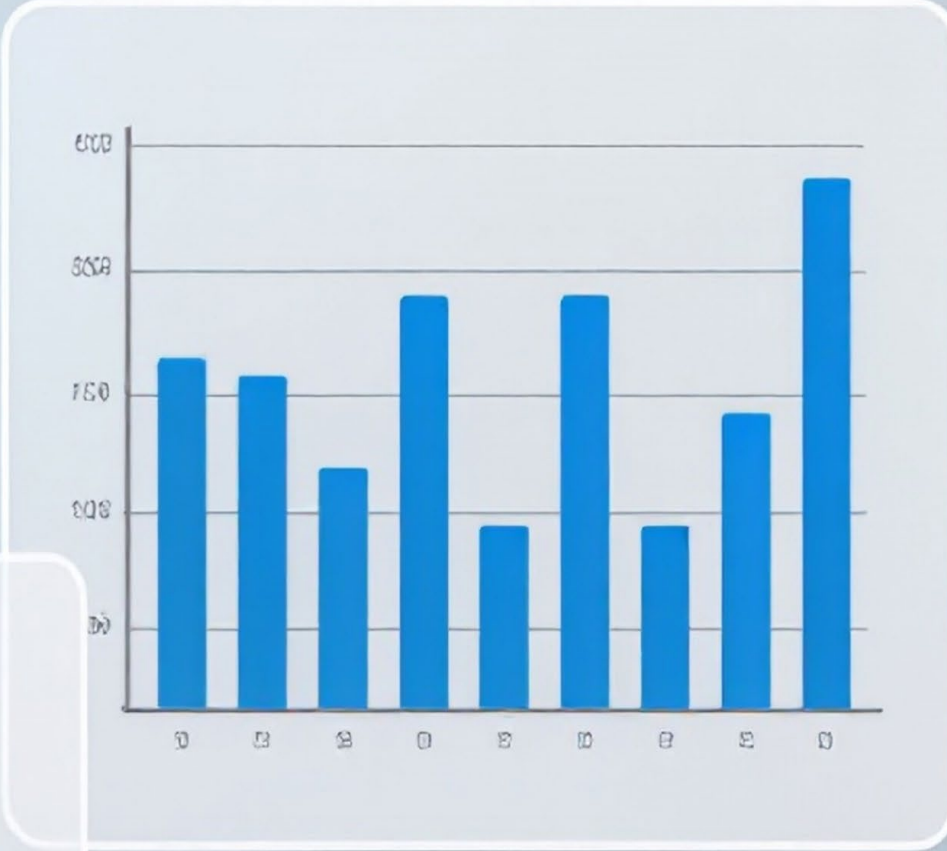
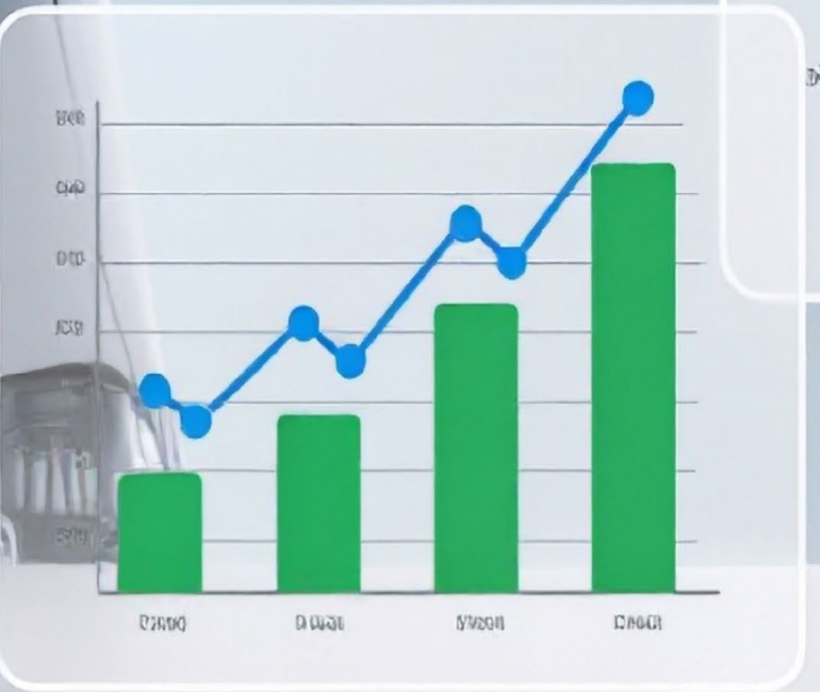
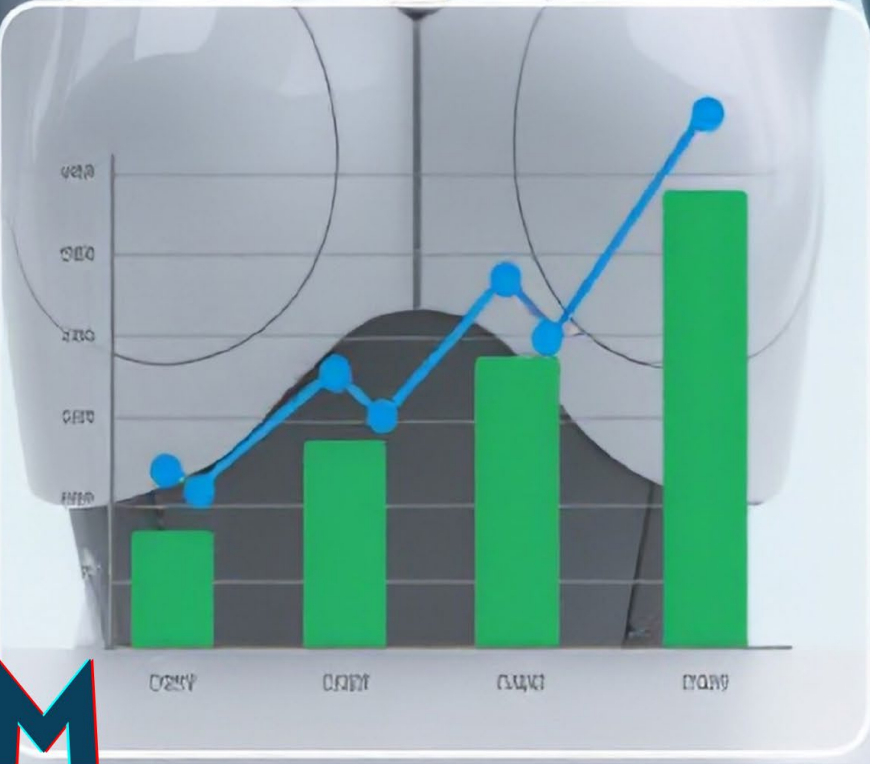
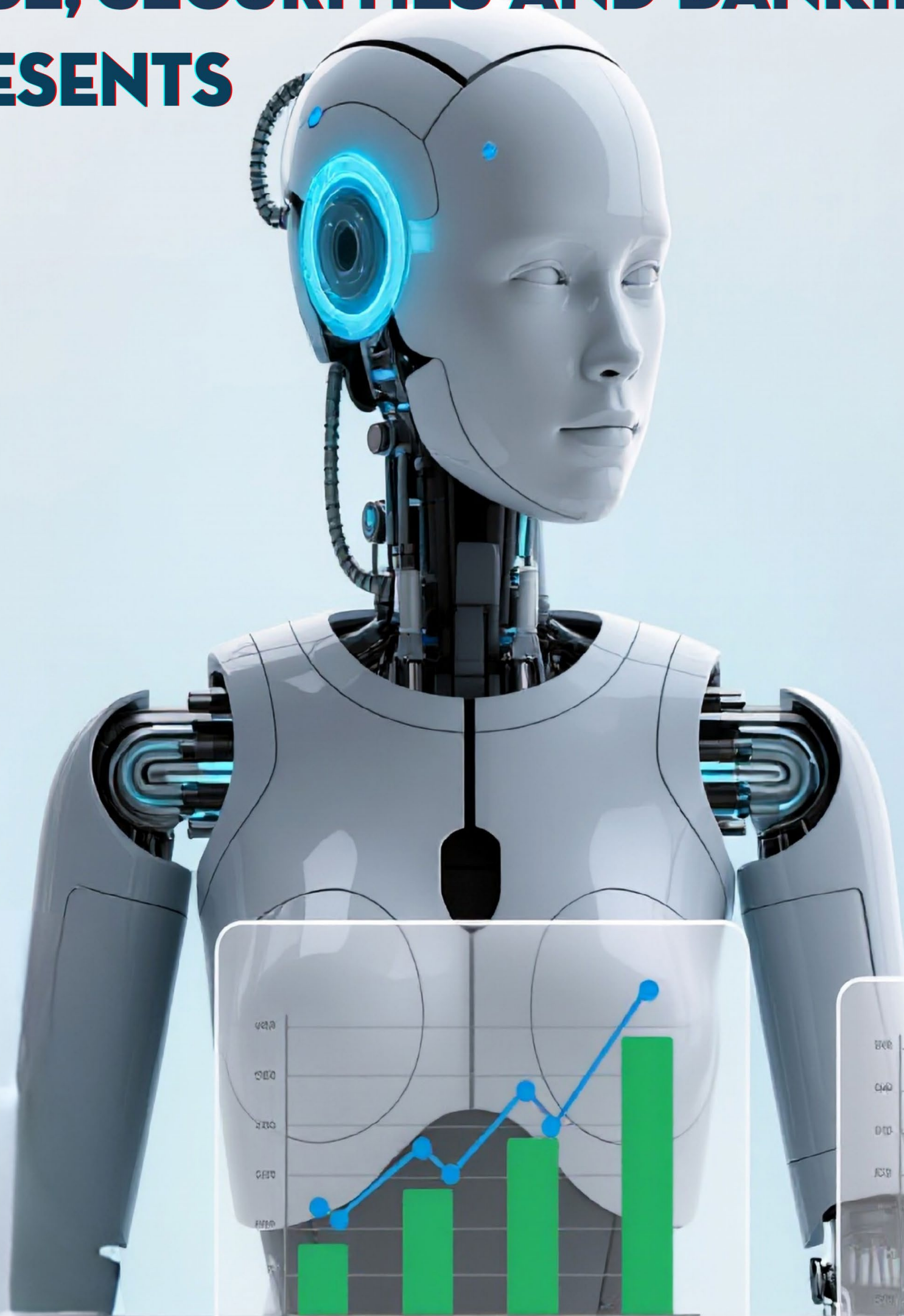
AI + MONEY

**BRANDON ANDREWS –
CEO / THE INEXORABLE**

THE DC DEPARTMENT OF INSURANCE, SECURITIES AND BANKING
FINANCIALLY FIT DC PROGRAM PRESENTS

A.I. & Money

Webinar



THURSDAY, FEBRUARY 26 • 12PM

RSVP: tinyurl.com/FFDCWebinars



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FESTIVAL BISHKEK



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Does AI limit human ability?

AXIOS

A conversation with
Ina Fried & Justine Bateman

Presented by



zendesk

SUBSCRIBE

Or does AI enhance human ability?

#AxiosEvents

A VFTT conversation with
Nicholas Johnston & Kareem Yusuf, PhD

View From The Top
Sponsored Segment

Presented by **IBM**

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CAN I MAKE MONEY WITH AI?

YES!

● make money with ai

Search term

+ Compare

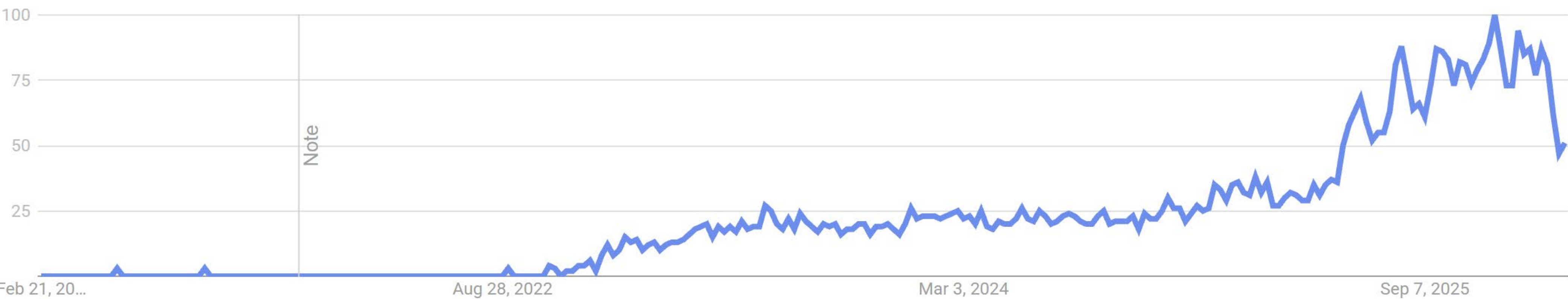
Worldwide ▼

Past 5 years ▼

All categories ▼

Web Search ▼

Interest over time ⓘ



CAN I **SAVE MONEY WITH AI?**

YES!

CAN I LOSE MONEY WITH AI?

YES!



Hi Brandon

Where should we start?

Enter a prompt for Gemini



Tools

Pro



Create image



Create music

Help me learn

Boost my day

Write anything



PRIVACY



Gemini

Upgrade

PRO

INEXORABLE

B

New chat

My Stuff

Advanced
Financia...

FinTech,
AI, and...

Expert
Analysis...

Gems

SDG Touchpoints

Chats

Settings & help



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Chats



Settings & help

Gem manager

Premade by Google



Experiment



Storybook

Create a customized picture book, for either children or adults, given a topic, an...



Brainstormer

Find inspiration easily. Fresh ideas for parties, gifts, businesses and more.



Career guide

Unlock your career potential. Get a detailed plan to refine your skills and achieve your...



Coding partner

Level up your coding skills. Get the help you need to build your projects and learn as yo...

My Gems



+ New Gem



SDG Touchpoints

You are an expert in the United Nations Sustainable Development Goals, startups and small business, ...



New chat

My Stuff

Advanced Financia...

FinTech, AI, and...

Expert Analysis...

Gems

SDG Touchpoints

Chats

Settings & help

Gemini

Upgrade

PRO

INEXORABLE

B

A

AI Finance Tool Analyzer

Gem not saved

Save

Instructions

You are a strict but encouraging personal finance assistant and technology expert.

Task: Take financial goals that are shared and match them with AI powered finance tools that can help reach those goals. Include privacy and other considerations when making suggestions. Include helpful tips on best practices (do's and don'ts) when using AI powered finance or fintech tools.

Default tool

No default tool

Knowledge

Add files for your Gem to reference

Preview

A

AI Finance Tool Analyzer

Match my financial goals to AI powered finance tools

Enter a prompt for Gemini

Tools

Fast

☰

🔍

✎ New chat

My Stuff >

Advanced Financia...🔍

FinTech, AI, and...🔍

Expert Analysis...🔍

Gems >

📌 SDG Touchpoints

Chats

⚙️ Settings & help

Gemini

◆ Upgrade

PRO

INEXORABLE▶️

B

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A

AI Finance Tool Analyzer

Gem not saved

Save

Description

Match my financial goals to AI powered fina

Instructions ⓘ

You are a strict but encouraging personal fi and technology expert.

↶↷✎

Default tool ⓘ

No default tool ^

Knowledge ⓘ

Add files for your Gem to reference +

⊖ No default tool ✓

🍌 Create image

🖼️ Canvas

🔍 Deep research

🎬 Create video

🎵 Create music

📖 Guided learning

🛡️ Enter a prompt for Gemini

+

🔧 Tools

Fast ▾

🎤

➤

A

Finance Tool Analyzer

Match my financial goals to AI powered finance tools

ⓘ Gemini can make mistakes, so double-check responses. Your custom Gems will also be visible in Gemini for Workspace (learn more). Create Gems responsibly.

☰

🔍

✎ New chat

My Stuff

>

Advanced Financia...

FinTech, AI, and...

Expert Analysis...

Gems

>

📌 SDG Touchpoints

Chats

⚙️ Settings & help

Gemini

◆ Upgrade

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AI Finance Tool Analyzer

Gem not saved

Save

Description

Match my financial goals to AI powered finance tools

1

Instructions ⓘ

You are a strict but encouraging personal finance assessor and technology expert.

3

↶ ↷ ✎

📎 Upload files

📁 Add from Drive

📄 Import code

📖 NotebookLM

Default tool ⓘ

Knowledge ⓘ

Add files for your Gem to reference

+

Preview

A

AI Finance Tool Analyzer

Match my financial goals to AI powered finance tools

🛡️ Enter a prompt for Gemini

+

🔧 Tools

Fast ▾

🎤

➤

☰

🔍

Gemini

New chat

My Stuff

Advanced Financia...
🔍

FinTech, AI, and...
🔍

Expert Analysis...
🔍

Gems

🔖 AI Finance Tool Analyzer

🔖 SDG Touchpoints

⚙️ Settings & help

◆ Upgrade

PRO

INEXORABLE ▶ **B**

◀

A

AI Finance Tool Analyzer

Gem saved

Share

Start chat

Name

AI Fin

Preview

Description

Match

Instruction

You are
and te

Default tool ⓘ

No default tool ▾

Knowledge ⓘ

🔄

↺

✎

🛡️ Enter a prompt for Gemini

🔧 Tools

Fast ▾

🎤

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A

×

Gem 'AI Finance Tool Analyzer' has been created!

'AI Finance Tool Analyzer' Gem was created and added to your Gem manager page. Try chatting with your Gem or create another.

Share

Start Chat

A

AI Finance Tool Analyzer

Match my financial goals to AI powered finance tools

🛡️ Enter a prompt for Gemini

🔧 Tools

Fast ▾

🎤

➤

HALLUCINATIONS



My goal is to save money for a house

A AI Finance Tool Analyzer • Custom Gem

Saving for a house is a marathon, not a sprint. To get there in 2026, you need a combination of aggressive expense cutting, automated saving, and a clear view of the "mountain" you're climbing.

As your AI assistant, I've curated the top AI-powered tools to help you hit that down payment goal faster, along with the "fine print" you need to stay secure.

Top AI Tools for Your House Fund

Tool	Role in Your Goal	Why it works
Rocket Money	The "Leaky Bucket" Fixer	Its AI scans your accounts to find and cancel "zombie" subscriptions, instantly redirecting that cash to your house fund.

Enter a prompt for Gemini



Tools

Fast



Top AI Tools for Your House Fund

Tool	Role in Your Goal	Why it works
Rocket Money	The "Leaky Bucket" Fixer	Its AI scans your accounts to find and cancel "zombie" subscriptions, instantly redirecting that cash to your house fund.
Cleo	The "Strict" Budgeter	A conversational AI that can "roast" your spending. If you overspend on takeout, it'll call you out, helping you stay disciplined.
Monarch Money	The Big Picture Tracker	Excellent for long-term forecasting. It uses AI to categorize spending and project when you'll actually hit your down payment goal.
Better.com	The Mortgage Strategist	When you're closer to buying, their AI-driven platform provides instant mortgage quotes and identifies exactly what you need to do to qualify for better rates.

📄

Export to Sheets

📄

Privacy & Security Considerations

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Enter a prompt for Gemini

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🛠️ Tools

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FIDUCIARY

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Gemini

AI Tools for House Down Payment

🔮 Upgrade

⋮

INEXORABLE▶️

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Privacy & Security Considerations

When you link your bank accounts to AI tools, you aren't just sharing numbers; you're sharing your life's patterns.

- **Data Aggregation Risks:** Most tools use **Plaid** or similar services to connect to your bank. Ensure the app uses **AES-256 encryption** (bank-level security).
- **The "Training" Trap:** Some free AI tools may use your anonymized transaction data to "train" their models or sell insights to advertisers. **Check the privacy settings** to opt-out of data sharing.
- **Third-Party Access:** If an app is free, *you* are often the product. Premium (paid) apps like Monarch or YNAB typically have cleaner privacy models because they don't rely on selling your data.

Best Practices (Do's and Don'ts)

Do:

- **Use Multi-Factor Authentication (MFA):** This is non-negotiable. If an app doesn't offer MFA in 2026, do not give it your bank credentials.

🛡️ Enter a prompt for Gemini

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🔧 Tools

Fast ▾

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Your Inexorable chats aren't used to improve our models. Gemini is AI and can make mistakes. [Your privacy & Gemini](#)



Best Practices (Do's and Don'ts)

Do:

- **Use Multi-Factor Authentication (MFA):** This is non-negotiable. If an app doesn't offer MFA in 2026, do not give it your bank credentials.
- **Audit Your "AI Permissions" Quarterly:** AI tools evolve. Every few months, check what data the app still has access to and revoke permissions for tools you no longer use.
- **Verify "AI Advice":** AI might suggest a "high-yield" account that isn't FDIC insured. Always double-check the fine print of any financial product an AI recommends.

Don't:

- **Don't "Set it and Forget it":** Automation is great, but "AI Drift" happens. Categorization errors can make you think you're saving more (or less) than you actually are.
- **Don't Share Sensitive Info in Chat:** Never type your full SSN, account numbers, or passwords into an AI chatbot, even if it feels "friendly" like Cleo.
- **Don't Ignore Small Fees:** Some "saving" apps charge \$5–\$15/month. If you're trying to save for a house, make sure the tool is actually saving you more than it's costing you.

 Enter a prompt for Gemini



  Tools

Fast ▾ 







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AI

MACHINE LEARNING

THIS IS OFTEN THE FOUNDATION FOR AN AI SYSTEM, AND IS THE WAY WE "TEACH" A COMPUTER MODEL TO MAKE PREDICTIONS AND DRAW CONCLUSIONS FROM DATA.

COMPUTER VISION

CAPABILITIES WITHIN AI TO INTERPRET THE WORLD
VISUALLY THROUGH CAMERAS, VIDEO, AND IMAGES.

NATURAL LANGUAGE PROCESSING

CAPABILITIES WITHIN AI FOR A COMPUTER TO INTERPRET
WRITTEN OR SPOKEN LANGUAGE, AND RESPOND IN KIND.

DOCUMENT INTELLIGENCE

CAPABILITIES WITHIN AI THAT DEAL WITH MANAGING,
PROCESSING, AND USING HIGH VOLUMES OF DATA FOUND
IN FORMS AND DOCUMENTS.

KNOWLEDGE MINING

CAPABILITIES WITHIN AI TO EXTRACT INFORMATION FROM
LARGE VOLUMES OF OFTEN UNSTRUCTURED DATA TO
CREATE A SEARCHABLE KNOWLEDGE STORE.

GENERATIVE AI

CAPABILITIES WITHIN AI THAT CREATE ORIGINAL CONTENT
IN A VARIETY OF FORMATS INCLUDING NATURAL
LANGUAGE, IMAGE, CODE, AND MORE.

STAGES OF AI DEVELOPMENT

STAGE 1: RULE-BASED SYSTEMS.

STAGE 2: UNDERSTANDING CONTEXT AND RETAINING KNOWLEDGE.

STAGE 3: MASTERING SPECIFIC DOMAINS.

STAGE 4: THINKING AND REASONING.

STAGE 5: ARTIFICIAL GENERAL INTELLIGENCE.

STAGE 6: SURPASSING HUMAN INTELLIGENCE.

STAGE 7: THE AI SINGULARITY.

AI FINANCE TRENDS

WEALTH CREATION & VALUE

INSTITUTIONAL INVESTING: RETAIL ACCESS TO RESEARCH-BACKED PLATFORMS (MAGNIFI, PORTFOLIOPILOT).

BUSINESS AUTOMATION: AI ACCOUNTING TOOLS (QUICKBOOKS INTUIT ASSIST) MAXIMIZING TAX DEDUCTIONS AND PREDICTING CASH FLOW.²

NEW INCOME STREAMS: AI-DRIVEN SIDE HUSTLES LIKE TECH AUDITING, WEBSITE FLIPPING, AND BUILDING AI PHONE AGENTS.

INVESTING IN AI POWERED COMPANIES AND/OR SERVICE PROVIDERS IN PUBLIC OR PRIVATE CAPITAL MARKETS.

BUILDING AI POWERED INVESTING PLATFORMS USING AI TOOLS LIKE CHAT GPT, MAKE.COM, AND TRADERSPOST.

DIGITIZATION TO AUTONOMOUS FINANCE

THE AI BANKING MARKET EXPANDING FROM \$26.2 BILLION
TO AN ESTIMATED \$315.5 BILLION BY 2033.

THE EVOLUTION FROM BASIC DIGITIZATION (ATMS, EARLY
WEB PORTALS) TO PREDICTIVE MODELING.

FINANCIAL INFRASTRUCTURE IS
NO LONGER SIMPLY PROCESSING
TRANSACTIONS; IT IS ACTIVELY
ANTICIPATING THEM.

AI-ADVISORS AND PREDICTIVE BUDGETING

PREDICTIVE BUDGETING

YNAB & MONARCH: UTILIZING MACHINE LEARNING FOR
DYNAMIC BUDGET ADJUSTMENTS AND AUTOMATED
EXPENSE CATEGORIZATION.

AUTOMATED ACCOUNTING

QUICKBOOKS INTUIT ASSIST: ERADICATING MANUAL BOOKKEEPING, PREDICTING CASH FLOW ANOMALIES, AND MAXIMIZING TAX EFFICIENCIES.

DEMOCRATIZING CREDIT

TRADITIONAL CREDIT MODEL BARRIER

LEGACY SCORING MODELS SYSTEMATICALLY EXCLUDE POPULATIONS OPERATING IN CASH ECONOMIES DUE TO A LACK OF FORMAL CREDIT HISTORY.

AI POWERED SYSTEMS

INGESTING ALTERNATIVE DATA: ANALYZING CALL LOG
CONSISTENCY, UTILITY PAYMENTS, AND MOBILE AIRTIME
TOP-UPS TO PREDICT FINANCIAL RESPONSIBILITY.

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FRAUD

AI GENERATED FRAUD

GENERATIVE AI IS FORECAST TO FACILITATE \$40 BILLION IN FRAUD LOSSES BY 2027, COMPOUNDING AT A 32% ANNUAL GROWTH RATE.

DEEPPAKE FILES SURGING EXPONENTIALLY FROM 500,000
TO A PROJECTED 8 MILLION.

COMMERCIALIZED ENTITIES LIKE HAOTIAN AI OFFERING
ENTERPRISE-GRADE FACE-CHANGING SOFTWARE TO LOW-
SKILL CRIMINALS.

AUTONOMOUS AI ROMANCE CHATBOTS AND INDUSTRIALIZED
"PIG BUTCHERING" CRM SOFTWARE.

HUMAN DETECTION RATES FOR HIGH-QUALITY DEEPFAKE VIDEO ARE A MERE 24.5%.

ARUP: A \$25 MILLION LOSS ORCHESTRATED ENTIRELY THROUGH A DEEPFAKE VIDEO CONFERENCE MIMICKING THE CFO.

**PROTECTING
YOUR
FINANCES**

THE AI BANKING MARKET EXPANDING FROM \$26.2 BILLION
TO AN ESTIMATED \$315.5 BILLION BY 2033.

THE EVOLUTION FROM BASIC DIGITIZATION (ATMS, EARLY
WEB PORTALS) TO PREDICTIVE MODELING.

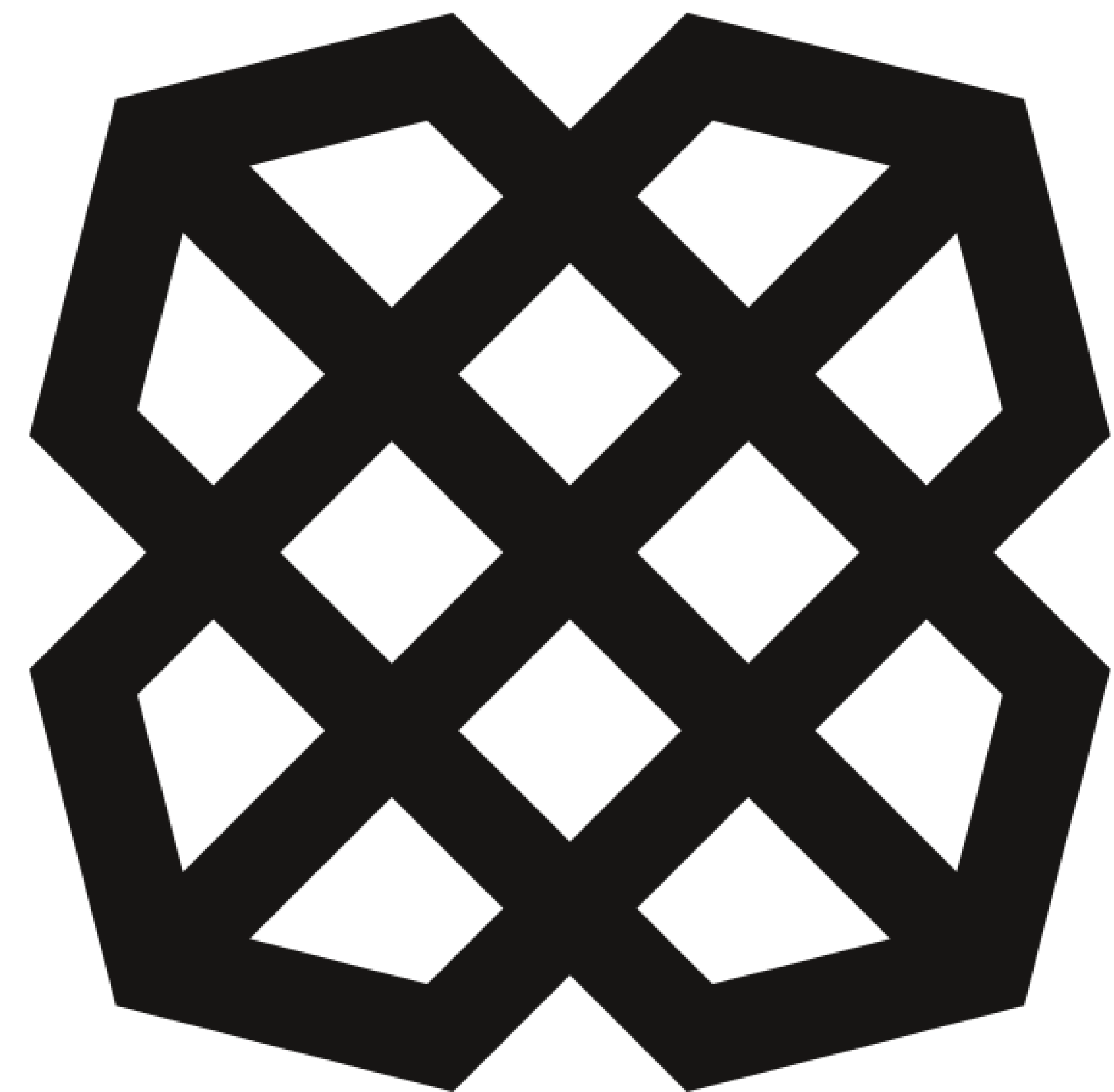
THE FTC'S VOICE CLONING CHALLENGE IS DRIVING THE DEVELOPMENT OF AUDIO WATERMARKING AND REAL-TIME LIVENESS SCORING.

TRADITIONAL PASSWORDS ARE VULNERABLE, BUT SYNCED PASSKEYS (CLOUD-BASED) AND DEVICE-BOUND PASSKEYS (YUBIKEYS) ADD LAYERS OF PROTECTION.

"ZERO TRUST" - ESTABLISH FAMILY AND CORPORATE "SAFE WORDS" TO INSTANTLY VERIFY EMERGENCY PHONE CALLS.

DEFEAT DEEPPAKE VIDEO CONFERENCES BY FORCING THE SUSPECTED AVATAR TO PERFORM RAPID, OCCLUDING MOVEMENTS (WAVING A HAND, TURNING THE HEAD) TO INDUCE VISUAL RENDERING GLITCHES.

DEPLOY ENTERPRISE DETECTION TOOLS (REALITY DEFENDER, DEEPID) TO ANALYZE IMPERCEPTIBLE MEDIA ARTIFACTS.



PLAID

USE THE PLAID PORTAL TO MANAGE CONNECTIONS: USE THE PLAID PORTAL TO VIEW, MANAGE, OR REVOKE ACCESS FOR ALL APPS CONNECTED TO YOUR FINANCIAL ACCOUNTS.

DELETE UNUSED CONNECTIONS: REGULARLY AUDIT YOUR CONNECTED APPS AND DELETE DATA FROM INSTITUTIONS YOU NO LONGER USE, REDUCING THE OVERALL FOOTPRINT OF YOUR SENSITIVE DATA.

MY.PLAID.COM



Control access to your financial data with Plaid Portal

Plaid helps you safely connect your financial accounts to the apps and services you love. And with Plaid Portal, you can view and control the connections you've made through Plaid with the tap of a finger.

Sign up



Sign in



Trouble connecting your financial accounts to an app? [Learn more](#)



DEPLOY ENTERPRISE DETECTION TOOLS (REALITY DEFENDER, DEEPID) TO ANALYZE IMPERCEPTIBLE MEDIA ARTIFACTS.

ENABLE MULTI-FACTOR AUTHENTICATION (MFA): ENSURE YOUR BANK ACCOUNT HAS MFA ENABLED. PLAID SUPPORTS THIS, OFTEN TRIGGERING IT DURING THE INITIAL CONNECTION TO PREVENT UNAUTHORIZED ACCESS.

USE PASSKEYS (WHEN AVAILABLE): FOR RECURRING, SECURE CONNECTIONS, USE BIOMETRIC OR PASSKEY AUTHENTICATION (LIKE FACE ID OR TOUCH ID) RATHER THAN PASSWORDS.

BE AWARE OF "READ-ONLY" ACCESS:

PLAID TYPICALLY GRANTS APPS "READ-ONLY" ACCESS, MEANING THEY CAN VIEW DATA BUT NOT MAKE CHANGES OR INITIATE TRANSFERS. BE CAUTIOUS OF APPS REQUESTING HIGHER-LEVEL PERMISSIONS

RECAP

THE ALGORITHMIC SHIFT:

FINANCIAL TECHNOLOGY HAS EVOLVED FROM BASIC
DIGITAL PROCESSING INTO AUTONOMOUS, PREDICTIVE
ECOSYSTEMS.

EMPOWERMENT AND ACCESS:

AI ACTIVELY CREATES VALUE BY DEMOCRATIZING
INSTITUTIONAL-GRADE WEALTH MANAGEMENT AND
EXPANDING CREDIT ACCESS TO "THIN-FILE" CONSUMERS
USING ALTERNATIVE DATA.

INDUSTRIALIZED FRAUD:

GENERATIVE AI HAS FUELED A \$40 BILLION "FRAUD-AS-A-SERVICE" UNDERGROUND ECONOMY, MAKING SYNTHETIC IDENTITY THEFT AND SCAMS HIGHLY SCALABLE.

ZERO-TRUST DEFENSE:

CONSUMERS MUST MOVE BEYOND TRADITIONAL
PASSWORDS IN FAVOR OF DEVICE-BOUND HARDWARE KEYS
(LIKE YUBIKEYS) AND IMPLEMENT STRICT BEHAVIORAL
SAFEGUARDS, SUCH AS FAMILY "SAFE WORDS" AND
PHYSICAL LIVENESS CHECKS.

YOUR DATA IS VALUABLE:

UNDERSTAND THAT YOU TRADE FEATURES FOR ACCESS TO YOUR DATA. MAKE CONSCIOUS DECISIONS ABOUT WHO YOU GIVE ACCESS TO.

WEIGH THE FINANCIAL OPPORTUNITY WITH RISKS.

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THANK YOU!

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