

AI MONEY

HOW TO USE
ARTIFICIAL INTELLIGENCE
TO SUPERCHARGE YOUR
PERSONAL FINANCES

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AI MONEY

HOW TO USE ARTIFICIAL INTELLIGENCE TO SUPERCHARGE YOUR PERSONAL FINANCES

By Larry Jones
with speakthelanguageofmoney.com

Copyright

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For more information on author and editor Larry Jones, visit his LinkedIn profile: <https://www.linkedin.com/in/joneswlarry/>

Visit the book series website:
<https://www.speakthelanguageofmoney.com>

The author/editor acknowledges that the AI tool ChatGPT (<https://chat.openai.com>) was utilized for research and writing ideas for the author to build out the content, details, pictures, and diagrams in the book.

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utilizing the Pro subscription plan.

DISCLAIMER

The information presented in this book, *AI Money: How to Use Artificial Intelligence to Supercharge Your Personal Finances*, is intended solely for educational and informational purposes. Every effort has been made to ensure the content is timely, accurate, and useful for individuals looking to better manage their personal finances through modern tools and technology. However, neither the author nor the publisher makes any representations or warranties regarding the completeness, applicability, or appropriateness of this material for your unique financial situation.

This book was developed with the assistance of Artificial Intelligence (AI) to help organize concepts, clarify examples, and enhance the writing process. The author maintained full creative control—crafting prompts, guiding the development, and providing final editorial oversight—to ensure the content reflects the vision of *AI Money*: a practical, real-world guide to integrating Artificial Intelligence into your financial strategy.

While AI played a supporting role in the writing and structure, readers should recognize that no tool—human or machine—can provide one-size-fits-all financial advice. Your life, income, risk tolerance, goals, and personal values are distinct. Accordingly, this book is not intended to substitute for personalized advice from licensed professionals.

You are strongly encouraged to consult with qualified financial advisors, accountants, attorneys, or certified planners before implementing any ideas or recommendations from this book.

Always use discernment when applying new strategies, especially those involving financial automation, tax implications, investing, or debt reduction.

The author and publisher assume no liability for any outcomes—positive or negative—that may result from actions taken based on this content. Any decisions you make regarding your finances are entirely your own responsibility.

By reading this book, you agree that *AI Money* is designed to inspire strategic thinking, spark curiosity, and equip you with tools to explore the future of personal finance. It does not offer guarantees, shortcuts, or universal solutions—only insight, inspiration, and actionable frameworks for those ready to think bigger and work smarter.

INTRODUCTION

Why AI? Why Now?

There's a financial revolution happening right under our noses—and most people don't even know it.

It's not happening on Wall Street. It's not being run by banks or billionaire hedge fund managers. And it's definitely not waiting around for Congress to pass a bill. It's happening in your pocket. On your laptop. In the cloud. And it's powered by *Artificial Intelligence*.

For the first time in history, **normal people like you and me have access to smart tools that can analyze, organize, and optimize our money like a full-time financial analyst would—without needing a finance degree or a six-figure salary.**

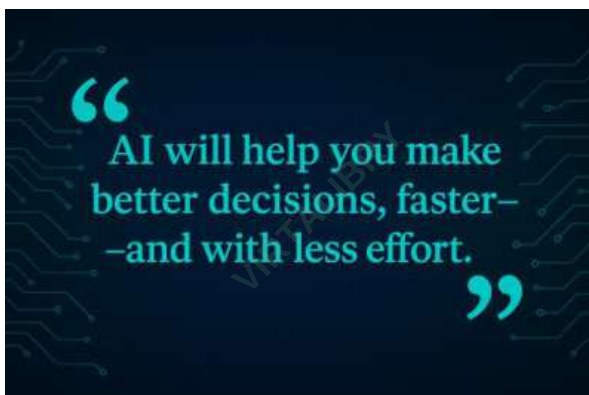
But here's the problem: most folks don't realize it's possible. Or worse, they think AI is too “techie” or intimidating to bother with. That's where this book comes in.

AI Isn't Replacing You—It's Empowering You

There's been a lot of noise lately about AI replacing jobs, writing code, and taking over everything from truck driving to tax prep. And while some of that fear has merit, let me set the record straight when it comes to your personal finances:

AI isn't here to replace your financial common sense—it's here to make it sharper, faster, and more powerful.

AI is like the world's best intern who never sleeps, works for free, and can instantly comb through your data to spot trends, optimize your budget, and help you forecast what's ahead. It won't replace your goals, your values, or your discipline. But it will help you make better decisions, faster—and with less effort.



This Book Is for Real People with Real Bills

This isn't a book for tech wizards or data nerds (though if you are one, welcome aboard). This book is for:

- Families juggling income, savings, and debt
- Couples planning for retirement (or trying to figure out how to)
- People with multiple accounts, side hustles, spreadsheets, and questions
- Anyone who wants to stop guessing and start getting clarity about their money

If you've ever thought, *"I know we make decent money, but I have no idea where it all goes,"* then AI can help. If you've ever

wondered, “*Could we retire sooner if we made some smarter choices now?*”—AI can help. And if you’ve ever felt stuck in the cycle of budgeting, spending, and hoping things work out—AI can absolutely help.

What This Book Covers (and How to Use It)

AI Money is designed to be practical, actionable, and accessible. You don’t need a computer science background to benefit. You just need curiosity, a willingness to explore, and maybe a Google Sheet or two.

Here’s what we’ll dive into:

- How to use AI to organize, analyze, and visualize your finances
- Building automated systems for budgeting, forecasting, and tracking
- Using tools like ChatGPT, Empower, spreadsheets, and apps in smart ways
- How AI can help you manage debt, optimize taxes, and plan for the future
- Real-world examples, prompts, templates, and tools to help you take action

You can read the book straight through or jump to the chapters that matter most to you. And don’t worry—there are no pop quizzes. Just proven strategies, helpful walkthroughs, and tools to help you make your money smarter.

Let’s Get to Work

You already have what it takes to take control of your finances. Now it's time to plug in some powerful tools and supercharge that momentum. This book will show you how to think bigger, act smarter, and build a financial system that works while you sleep.

Let's put AI to work for your money. Are you ready? Let's go.

The background of the entire page is a collage of US dollar bills, including \$100 and \$10 bills, appearing to fall or float against a light blue sky. The bills are slightly blurred, giving a sense of motion. A green double-line border frames the central text area.

Want to Grow in Your Money Knowledge?

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FINANCIAL WORD OF THE DAY AT
SPEAKTHELANGUAGEOFMONEY.COM**

Part 1: Meet Your AI Copilot

CHAPTER ONE

What is AI and Why Should My Wallet Care?

There's a quiet financial revolution underway.

It's not loud. It's not flashy. And it doesn't require a hoodie-wearing coder or a Silicon Valley zip code to join in. This revolution is powered by Artificial Intelligence (AI), and it's changing the way everyday people manage, grow, and even think about money.

And no—you don't need a degree in data science or a background in machine learning to participate. All you need is curiosity, a few everyday tools, and a desire to make your money work harder than you do.

What is AI, Really? (And No, It's Not Skynet)

Let's clear up the confusion surrounding AI.

Artificial Intelligence isn't a sentient robot plotting world domination—it's a tool. A really smart tool that learns patterns, makes predictions, and automates repetitive tasks. If you've ever typed something into Google and gotten an eerily spot-on suggestion, that's AI. If you've used voice-to-text on your phone or let Gmail auto-complete your sentence, yep—AI again.

Think of AI as a super assistant that can:

- Analyze mountains of data in seconds
- Detect patterns and trends the human eye would miss
- Generate options or insights based on what it's learned
- Make personalized suggestions based on your behavior

When applied to money? That's when things get exciting. Because suddenly, the same kind of technology that powers Wall Street's smartest trading algorithms becomes available to help you decide whether to pay down debt faster, rebalance your 401(k), or finally track your monthly budget without going cross-eyed.

AI Isn't a Magic Wand, But It's Close

Let's be honest—some people talk about AI like it's the solution to everything. It's not. AI won't stop you from impulse-buying that overpriced patio furniture set or forgetting your Netflix password for the 47th time.

But what it can do is stunning when used the right way:

- It can **flag overspending trends** before you feel the pain.
- It can **remind you when your budget's off course**—without judgment.
- It can **simulate different financial decisions** so you can see potential outcomes before taking a leap.
- It can even **generate a year-long budget projection** from your last 90 days of spending.

AI won't make you disciplined. But it *will* make discipline easier to maintain.

You're Already Using AI (You Just Don't Know It)

Let's pull back the curtain on AI wizardry.

Most people are already using AI in their daily lives—they just don't realize it because it's so seamless. Here's how it's already woven into your routine:

- **Spotify recommends a playlist.** That's AI learning your preferences.
- **Google Maps reroutes you around traffic.** That's AI optimizing real-time data.
- **Amazon says "people like you bought..."** That's AI profiling you for smarter marketing.
- **Your bank texts you about suspicious activity.** That's AI watching your patterns.

The truth is, big companies are already using AI to improve their profits—by understanding your behavior better than you do. So the real question is: **Why aren't you using it to improve your bottom line?**

What AI Can Do For Your Finances

Artificial Intelligence isn't just a convenience—it's a force multiplier for your financial life. Here's how it helps:

1. **Save Time:** Tracking spending across 12 accounts, 6 budgets, and a handful of side hustles? AI can consolidate and categorize all of it—instantly. You'll get clarity without spending your entire Sunday afternoon glued to a spreadsheet.
2. **Reduce Stress:** You don't have to keep every budget detail in your brain anymore. AI tools can automate alerts, flag exceptions, and forecast upcoming expenses so you're not caught off guard

by “that one thing” every month.

3. Increase Confidence: Most people make financial decisions based on gut feeling, outdated advice, or whatever Dave Ramsey screamed into the microphone last week. AI helps you base your choices on actual data—your data. That creates peace of mind.

4. Optimize Your Money: Let AI analyze your asset allocation. Let it suggest savings goals based on your income and patterns. Let it run five different “what-if” scenarios in the time it takes you to make a cup of coffee.

Your Brain is Powerful—But It Has Limits

Let’s be real: we’re all juggling a million things. Work, kids, groceries, church responsibilities, retirement planning, car maintenance, home projects—you name it.

Your brain’s a miracle, but it’s not built to manage all your financial details perfectly 24/7. That’s where Artificial Intelligence steps in—not to *replace* you, but to **amplify** your ability to lead.

You are the CEO of your finances. AI is your assistant. You set the direction; it helps execute the plan.



Artificial Intelligence Is the Most Underrated Financial Tool You Have

If you've ever:

- Struggled to keep up with multiple income sources or irregular paychecks
- Wanted to know if you could afford a big purchase without wrecking your goals
- Wondered how much faster you could be debt-free by adjusting one habit
- Tried to build a spending plan that actually works in real life

...then AI is not just helpful. It's essential. And the best part? Most of the tools you need are free—or already in your digital toolbox.

AI Is Not the Future. It's *Right Now*.

Here's the truth: the financial landscape is shifting. The people who learn how to use Artificial Intelligence now will have a major advantage over those who wait.

The gap between the financially stressed and the financially empowered isn't just about income anymore. It's about *systems*. The right ones save you time, increase your clarity, and reduce mistakes.

This isn't just a tech trend—it's a once-in-a-generation opportunity to **level the playing field**.

What's Coming Next

In the next chapter, we'll lay the foundation for your own AI-

powered financial system. You'll learn:

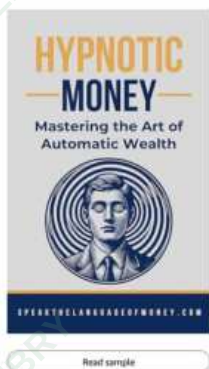
- How to organize your accounts and data in a way AI can actually use
- What tools (free and paid) are worth your time
- The key inputs your AI copilot needs to help you win

You don't need to be "good with computers." You just need to be ready to stop managing your money with a legal pad and guesswork.

You're about to build a smarter, faster, more automated system—one that frees up your time and energy to focus on what really matters.

So take a deep breath. This is the chapter that turns confusion into clarity—and sets the stage for your financial breakthrough.

Speaking of automated systems, check out our book on that topic: *Hypnotic Money: Mastering the Art of Automatic Wealth*



Hypnotic Money: Mastering the Art of Automatic Wealth (Speak the Language of Money) Kindle Edition
by Larry Jones (Author) Format: Kindle Edition
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Hypnotic Money: How to Automate Your Budget, Savings, Investing, and Debt Payoff for Lasting Financial Freedom
Tired of budgeting burnout, financial anxiety, or always wondering where your money went? *Hypnotic Money* is your step-by-step guide to building an automatic personal finance system that works—even when you're not thinking about it.

In this practical financial planning book, you'll learn how to automate your money using proven strategies for budgeting, saving, debt payoff, investing, and charitable giving.

You'll discover:

- How to set up a zero-stress budget that runs on autopilot
- Ways to automate bill payments, savings, retirement investing, and debt reduction
- The secrets to creating financial routines that stick
- A method for building financial margin—even on a modest income

[Read more](#)

Print length	Language	Accessibility	Publication date	Reading age
179 pages	English	Learn more	May 26, 2025	15 - 19 years

CHAPTER TWO

Setting Up Your AI-Ready Financial Life

If Chapter 1 helped you understand why Artificial Intelligence can transform your finances, this chapter is all about the how. Because here's the deal: AI can't help you if your financial life is scattered around like confetti after a New Year's Eve party. You've got to bring some order to the chaos. No need to alphabetize your receipts or become a spreadsheet ninja overnight—but you do need a system that AI can “see” and interpret clearly.

Think of this chapter like the prep work before a home renovation. You're not knocking down walls yet. You're just clearing the clutter, laying out the tools, and building a rock-solid foundation that's ready for intelligent, automated support.

Let's set up your AI-ready financial life.

Step 1: Gather Your Financial Tools

First things first: pull all your tools into one digital “toolbox.” Most of us have multiple accounts, platforms, apps, and spreadsheets scattered across our phones, laptops, emails, and paper files. It's time to consolidate.

Here's what you'll want handy:

1. Budgeting Apps

You don't need five of them. Just choose one that works for your style:

- **Empower** (formerly Personal Capital): Great for net worth tracking and investment analysis.
- **Tiller Money**: Syncs with Google Sheets for power users who love spreadsheets.
- **YNAB** (You Need A Budget): Ideal for those who want a proactive budgeting system.
- **Monarch, Copilot, or EveryDollar**: Sleek UI (User Interface), helpful for categorizing and cash flow visibility.

Pro Tip: If you're already using **Empower**, keep it. It gives solid visibility into your accounts, assets, and spending habits—making it a great Artificial Intelligence data source.

2. Bank and Credit Card Exports

Most banks let you download your transactions as CSV or Excel files. Do it monthly—or better yet, automate the process using apps like:

- Plaid-powered tools (used by Empower, Tiller, Monarch)
- Zapier or IFTTT (If This Then That) for syncing transactions into a Google Sheet
- Bank-specific auto-export tools (check your account settings)

3. Spreadsheets (Google Sheets or Excel)

AI thrives on structured data. A clean spreadsheet is gold.

Create or collect:

- A Monthly Budget Tracker
- A Debt Payoff Schedule
- An Income and Expense Log
- A Net Worth Tracker

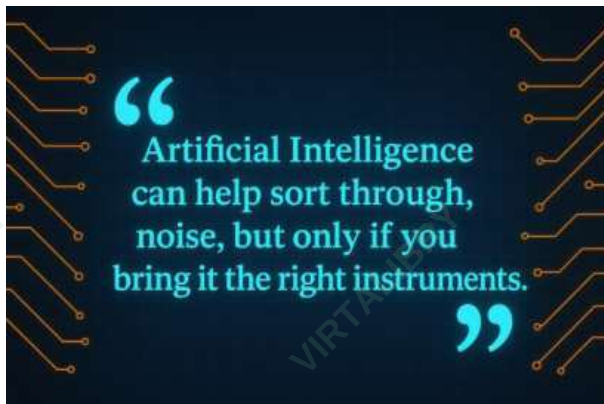
Even if your data is messy at first, don't worry. AI can help clean and organize it—but it can't analyze what it can't find.

4. Cloud Storage or Notion Workspace

Put everything in one place: Google Drive, Dropbox, Notion—wherever you store files. Name them clearly:

- “2025 Budget_Master”
- “Doe Family Net Worth – Q3 Update”
- “John Doe + Spouse Joint Spending 2024”

Artificial Intelligence can help sort through noise, but only if you bring it the right instruments.



Step 2: Organize Your Money So AI Can “See” It Clearly

AI isn't a mind reader. It needs structure and clarity.

If your spreadsheet is 12 tabs of random columns, personal notes, and leftover formulas from 2019, no AI will be able to interpret that accurately. So, here's how to prep your data for maximum AI usefulness:

Standardize Your Categories

Instead of 20 different labels for groceries (Whole Foods, Walmart, Trader Joe's), consolidate them under one: “Groceries.”

Here are some other examples:

- Convert “Restaurants” to **“Dining Out”**
- Convert “Mortgage” or “Rent” to **“Housing”**
- Convert “Gas” and “EV charging” to **“Transportation”**

Make your categories broad enough to be useful, but specific enough to offer insights.

Clean Your Columns

Use consistent column headers:

- **Date**
- **Description**
- **Category**
- **Amount** (Positive/Negative)
- **Account Type** (Checking, Credit, Investment)

That's it. No emojis. No empty rows. No side-comments like “ugh, why did I buy this?”

Keep Everything Time-Based

Artificial Intelligence loves timelines. Arrange your data by date (chronologically), and track monthly totals for categories, income, expenses, savings, and debt. If possible, include:

- A “Month” column (January, February, etc.)
- Running totals for key metrics
- Notes on large one-time events (moving, vacations, etc.)

Step 3: The 5 Things AI Needs from You

Once your data is organized, AI can actually start helping. But here’s the catch: AI needs inputs—clear signals—to provide meaningful outputs. Here are the *5 most important things* to give it:

1. Clean, Structured Financial Data

No amount of AI horsepower can overcome messy inputs. Feed it information such as:

- Categorized bank statements or spreadsheets
- Regularly updated budget data
- Consistent naming for income sources, vendors, and categories

The clearer the data, the clearer the insight.

2. Defined Goals

Artificial Intelligence can’t help you hit a target you haven’t defined. Here are some examples:

- “Pay off \$25,000 in student loans in 3 years.”
- “Save \$100,000 for a down payment.”
- “Invest \$1,000/month into a Roth IRA.”
- “Cut unnecessary spending by \$500/month.”

Once you set a goal, AI tools can run simulations, forecast progress, and alert you when you're off course.

3. Time Frames

Are you planning for the next 3 months or the next 30 years?

AI can project short-term, mid-term, and long-term paths based on your data, but only if you tell it:

- When do you want to reach the goal?
- Are you front-loading or easing into it?
- What changes are coming (new job, baby, downsizing, retirement)?

4. Behavioral Preferences

Do you prefer slow and steady progress or aggressive goals? Do you want 100% automation or just helpful suggestions?

Some AI platforms can adjust to your “style” of money:

- Conservative vs. Risk-Tolerant
- Highly-detailed vs. Big Picture
- Hands-on vs. Hands-off

Letting the AI “know you” improves the quality of insights it gives back.

5. Feedback Loop

Don't set it and forget it. Check in with your AI-powered system regularly. If it miscategorizes something, then correct it. If a recommendation doesn't fit your values, then tweak the goal. Think of it like training a puppy: the more consistent your feedback, the faster it learns to serve you well.

Final Thoughts: The Power Is in the Prep

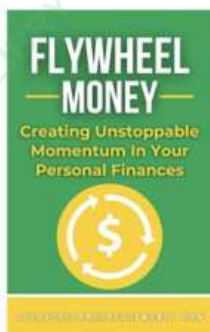
You wouldn't start cooking a gourmet meal without prepping the ingredients. You wouldn't build a house without a blueprint. And you shouldn't expect Artificial Intelligence to magically fix your finances if you haven't first made the system "readable."

The good news? Once you get this foundational setup in place, everything gets easier:

- **Budgeting** becomes faster
- **Forecasts** become clearer
- **Decisions** become smarter
- **Momentum** becomes automatic

You don't need to be perfect. You just need to be consistent. Small inputs done well lead to big results over time.

If you want to create unstoppable momentum with your money, then check out our book *Flywheel Money: Creating Unstoppable Momentum In Your Personal Finances*.



Flywheel Money: Creating Unstoppable Momentum In Your Personal Finances (Speak the Language of Personal Finance) Kindle Edition
by Larry Jones (Author) Format: Kindle Edition
Part of: *Speak the Language of Personal Finance* (7 books) [See all formats and editions](#)

Wealth isn't built in a day. It's built in motion.

What if your money could move faster... grow stronger... and build itself—without you grinding forever?

In *Flywheel Money*, author Larry Jones shows you how to apply the powerful “flywheel” concept from *Good to Great* to your personal finances. Instead of chasing get-rich-quick schemes or burning out on extreme budgets, you'll learn how to create a simple, repeatable system that gains unstoppable momentum over time.

This isn't another boring finance book. This is your blueprint for building wealth that works like a machine—quietly spinning, accelerating, and delivering results long after your initial push.

Inside, you'll discover:

- **The 5 Pushes of Financial Momentum** – Small, smart moves that power exponential growth.
- **Reinvestment: The Superpower Move** – How to recycle your returns for unstoppable acceleration.
- **Tools That Push for You** – Platforms, dashboards, and systems that keep your wheel spinning automatically.
- **The Financial Independence Flywheel** – How to know when you've reached “enough” and start living free.

• **A simple manifesto** to keep your money moving—no matter what life throws your way.
Whether you're starting from scratch, recovering from setbacks, or ready to scale, *Flywheel Money* gives you the tools to build a financial system that practically runs itself.

Up Next

In Chapter 3, we'll walk through how to build a budgeting system that's partially (or fully) powered by AI. We'll explore real apps, automation setups, and how to create a “smart budget” that thinks, adjusts, and evolves with you.

Are you ready to budget like a pro—with less effort and more confidence? Let's go.

Part 2: Supercharge Your Financial Strategy

CHAPTER THREE

Budgeting on Autopilot (Without Giving Up Control)

Let's face it—most people hate budgeting. Not because they don't think it's important, but because it feels like financial micromanagement. It's tedious. It's time-consuming. And it rarely works for long in real life. But what if budgeting could be less about restrictions... and more about insight?

What if you could hand off the grunt work—tracking expenses, categorizing transactions, monitoring trends—to an intelligent assistant that worked 24/7, made no emotional decisions, and gave you back only the information you need to act? That's what AI can do.

In this chapter, you'll learn how to create a smart, dynamic budgeting system that:

- **Tracks your spending** automatically
- **Spots wasteful patterns** without judgment
- **Evolves** with your lifestyle
- **Gives you full control** over your financial goals

Let's build a system that works even when you're not watching.

Budgeting Isn't a One-Time Task—It's a Living System

Most people treat budgeting like a crash diet: strict, unsustainable, and eventually abandoned. And just like a bad diet, it leaves you feeling defeated when it doesn't work. But a good budget isn't a spreadsheet you fill out once and forget. It's a *living, breathing system* that adapts to:

- **Life changes** (new job, kids, side income, unexpected expenses)
- **Seasonal shifts** (holiday spending, vacations, tax time)
- **Long-term goals** (paying off debt, saving for a house, investing more)

The problem is, managing all that manually is exhausting. That's where AI shines. It doesn't get overwhelmed. It doesn't forget. AI quietly does the work you'd rather avoid—and gives you the insights you need to make better decisions.



How Artificial Intelligence Automates the Hard Part of Budgeting

Here's what most people spend too much time doing:

- Logging transactions manually

- Categorizing purchases
- Calculating category totals
- Comparing budgeted vs. actual
- Guessing where they're overspending

AI handles all of this in the background.

Automated Tracking

When you link your accounts to budgeting tools that integrate AI (like Empower, Tiller Money, or Monarch), every transaction is pulled in automatically—no more digging through your bank app or typing in receipts.

These tools scan your checking, savings, credit cards, and even investment accounts to give you a full, real-time view of your financial world.

Pro Tip: Use a platform that integrates with Plaid or MX to securely connect accounts and keep your data flowing into one hub.

Smart Categorization

This is where AI really shines. Instead of you deciding that Starbucks is “Dining Out” and Chevron is “Transportation,” AI learns your habits over time and auto-categorizes spending with 80–95% accuracy right out of the gate. Over time, it gets even smarter:

- It remembers that “COSTCO #3292” is groceries, not miscellaneous.
- It learns that “PayPal*JaneDesigns” is your freelance logo designer.
- It knows that monthly “AMZN Mktp” charge belongs in

“Household.”

Less effort, better accuracy.

Waste Detection

Artificial Intelligence doesn't just track your spending. It highlights your *inefficiencies*. It can:

- Identify rising expenses in categories like subscriptions or dining out
- Spot recurring charges you forgot about (hello, unused gym memberships)
- Flag vendors where your costs are increasing over time (insurance, utilities, etc.)
- Surface unusual spikes or patterns that deviate from your norm

It doesn't make you feel guilty. It just says: “Hey, this is happening. Do you want to do something about it?”

Creating a Living Budget with Artificial Intelligence

Here's how to use AI to build a budget that adjusts with your life.

1. Start With Reality, Not Fantasy

Don't budget based on what you wish you spent. Start with what you *actually* spend. Artificial Intelligence can analyze your past 3–6 months of transactions and create a baseline budget. Ask ChatGPT (or your budgeting tool): “What are my average monthly totals in each category over the last 6 months?” Use this data to set realistic category limits.

2. Tagging and Sorting with AI (10x Faster)

Once your categories are consistent (as covered in Chapter 2), you can use AI to quickly group and summarize your spending. In a spreadsheet or with a budgeting tool, use prompts like:

- “Sort my expenses by category and rank by total amount.”
- “Which categories have grown most in the last 3 months?”
- “What percentage of my income goes to fixed vs. variable expenses?”

This level of insight takes hours to do manually—but AI does it in seconds.

3. Use a 3-Level Budget View

Structure your budget like this:

Level 1 – Essentials. Fixed costs like:

- Rent/mortgage
- Insurance
- Groceries
- Transportation
- Utilities

Level 2 – Lifestyle. Flexible spending:

- Dining out
- Shopping
- Entertainment
- Subscriptions

Level 3 – Goals. Where AI can help you grow:

- Emergency fund

- Retirement savings
- College fund
- Debt payments
- Big purchases (car, vacation, remodel)

AI tools help you reallocate funds between these layers based on actual trends and priorities.

4. Forecast and Simulate in Real Time

AI can do more than report the past. It can model the future. Use tools like ChatGPT or built-in app forecasting to run scenarios:

- “If I cut dining out by \$200/month, how much more could I save toward my down payment in 12 months?”
- “If I invest \$500/month in a Roth IRA starting now, what’s the projected balance in 20 years at 8%?”

With every new month of data, AI gets smarter—and your forecasts get more accurate.

5. Review Weekly, Adjust Monthly

Don’t babysit your budget daily. That’s burnout waiting to happen. Instead:

- **Weekly (5 minutes):** Open your dashboard, check your key categories, and glance for any red flags.
- **Monthly (20 minutes):** Let Artificial Intelligence summarize your wins, losses, and changes. Then tweak next month’s plan accordingly.

Over time, this rhythm becomes a financial habit loop: **Review → Adjust → Improve.**

You Still Have Control—AI Just Makes It Easier

Let's clear up a common myth: AI-powered budgeting does *not* mean handing over your financial life to a machine. You still:

- *Set* the goals
- *Make* the calls
- *Decide* your values
- *Choose* where to adjust

What AI does is **handle the busywork**, reduce decision fatigue, and spotlight the trends you would probably miss on your own. It's like having a personal assistant who does all the calculating, categorizing, and forecasting—so you can stay focused on leading your financial life with purpose.

Imagine This

You wake up on the first day of the month, open your budgeting dashboard, and instead of seeing a bunch of “unknown transactions” or red warning bars, you see:

- A **full summary** of last month's spending—already categorized
- A **few suggestions** on how to tweak your upcoming month
- A **forecast of your cash flow** based on upcoming bills and habits
- A **progress tracker toward your goals**—like becoming debt-free or hitting that savings milestone

All of that—without lifting a finger during the month. That's what it means to **budget on autopilot**.

Next Up

In Chapter 4, we'll tackle **Cash Flow Forecasting**—how Artificial Intelligence can help you not just manage money reactively, but actually *anticipate* what's ahead and prepare with confidence.

Spoiler Alert: you're about to stop living paycheck-to-paycheck—even if your income hasn't changed yet.

CHAPTER FOUR

Cash Flow Forecasting: Predict the Future Like a CFO

If budgeting is about managing the *present*, forecasting is about owning the *future*. Every healthy business tracks cash flow—what’s coming in, what’s going out, and what’s left over. But most families don’t. They live paycheck to paycheck, hoping the math works out each month. And that’s exactly why businesses grow while families struggle. The difference isn’t income—it’s **insight**.

The same tools that Fortune 500 CFOs use to anticipate trends, manage liquidity, and prepare for major expenses are now available to *you*. Artificial Intelligence can help you see what’s coming, prepare for it, and adjust before you ever hit a financial pothole.

In this chapter, we’ll explore how to:

- Use AI-powered insights to understand your money flow
- Spot shortfalls, surpluses, and seasonal patterns
- Plan for big life events—without panic or surprises

Let’s get you thinking—and forecasting—like a CFO.

What Cash Flow Forecasting Really Means

Cash flow is simply the movement of money in and out of your life.

- **Cash In:** Paychecks, side hustle income, rental income, investment gains
- **Cash Out:** Mortgage, groceries, car payments, giving, insurance, Amazon deliveries you forgot you made

When “Cash In” consistently exceeds “Cash Out,” life feels easy. When it doesn’t, stress creeps in. But the real power isn’t just tracking—it’s predicting. **Cash flow forecasting** is the art (and science) of predicting how much money you’ll have in the future, based on your habits, obligations, and upcoming changes.

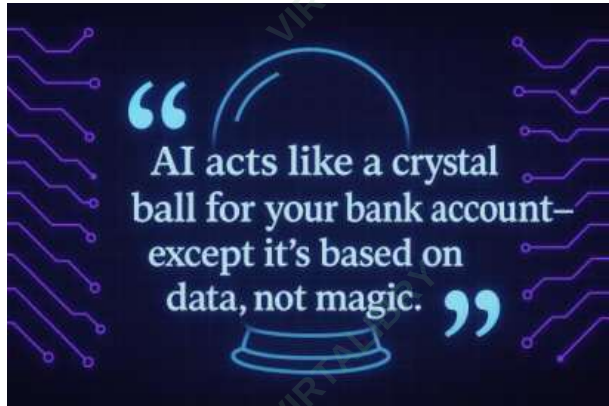
Traditionally, this was complex and tedious. You’d need spreadsheets, formulas, and hours of time. But with AI? You can now get accurate, rolling forecasts in minutes.

How Artificial Intelligence Transforms Cash Flow Forecasting

AI tools like **Empower**, **Tiller Money**, **Monarch**, or even **ChatGPT with a spreadsheet upload** can analyze your income and expenses, identify patterns, and generate forecasts automatically. Here’s how it works under the hood:

1. **AI ingests your data** – pulling in your transaction history from banks, credit cards, and apps.
2. **AI finds patterns** – learning how you typically earn and spend.
3. **AI builds predictive models** – forecasting your future balance based on recurring income, bills, and habits.
4. **AI adjusts dynamically** – as new data flows in, the model updates automatically.

In other words, AI acts like a crystal ball for your bank account—except it's based on data, not magic.



Step 1: Get the Full Picture of Your Cash Flow

Before AI can predict, it needs visibility. Pull together your last **90 to 180 days** of financial data:

- Income transactions (salary, side gigs, rental payments)
- Recurring bills (mortgage, utilities, subscriptions)
- Variable spending (food, travel, entertainment)

Tools like **Empower** or **Tiller** can pull this automatically. Or, export your bank statements and feed them into a spreadsheet. Once you've got that data, AI can begin identifying patterns. For example:

- Your paycheck always hits on the 15th and 30th
- Your credit card payment auto-drafts on the 10th
- Groceries spike every two weeks
- Streaming services hit at random dates

When the system recognizes these cycles, it can forecast the next 30, 60, or 90 days with surprising accuracy.

Step 2: Forecast the Future

Once your AI assistant has the data, it can start building your **cash flow timeline**. Here's what a basic forecast might show:

- **Monthly Income:** \$8,200
- **Fixed Expenses:** \$4,900
- **Variable Expenses:** \$2,000
- **Predicted Balance Growth:** +\$1,300

And that's the short version. A good Artificial Intelligence forecast goes deeper:

- It highlights **cash-rich months** (e.g., when you get a bonus or a third paycheck)
- It flags **cash-poor months** (e.g., when multiple bills cluster together)
- It predicts **rolling account balances** day by day

Instead of "I hope this works," you'll know exactly what your money will look like—before it happens.

AI Forecasting Tip: Ask ChatGPT, "Based on this CSV of my last 6 months of spending, can you project my cash flow for the next 3 months assuming similar patterns?" It can graph your inflows, outflows, and expected balances—instantly.

Step 3: Spot Shortfalls Before They Happen

This is where forecasting turns from informative to life-changing. AI doesn't just show you what's coming—it can **warn you** before a shortfall hits.

Imagine your typical cash balance dips low every February

because of property taxes and holiday credit card bills. AI will flag that pattern and recommend actions like:

- Moving savings ahead of time
- Adjusting discretionary spending temporarily
- Setting up a short-term buffer or side-income boost

It's not reactive panic—it's proactive preparation. The same goes for smaller trends. Maybe you always overspend on dining out mid-month. Or you consistently underfund your savings goal in July. AI identifies the pattern and helps you course-correct—months in advance.

Step 4: Identify Seasonal and Cyclical Patterns

Your financial life has rhythms—some obvious, others hidden. AI can detect those cycles with precision. It looks for:

- **Seasonal shifts:** Vacation spending spikes every summer
- **Quarterly patterns:** Business income fluctuates with client contracts
- **Yearly patterns:** Annual insurance renewals, taxes, or tuition payments

Once identified, these patterns help you plan ahead—like setting aside funds in November for December's extra spending. In short, AI gives you **clarity over chaos**. You'll stop being surprised by "unexpected" expenses that happen every single year.



Step 5: Plan Ahead for Big Life Events

Here's where forecasting becomes truly personal—and powerful. AI tools can simulate major financial decisions:

- Buying a home
- Having a child
- Starting a business
- Paying off debt faster
- Taking a sabbatical or changing jobs

Each of these scenarios can be modeled using your current data. The AI simply adjusts income, expenses, or goals, then runs the numbers forward. For example:

- “If we buy a \$400,000 house with 10% down, what will our cash flow look like over the next 12 months?”

OR

- “If we add \$1,000/month in daycare expenses starting in April, when will our cash cushion dip below \$10,000?”

That's not guesswork—that's data-driven life planning.

Step 6: Visualize Your Future

AI thrives on visuals. You'll see:

- **Graphs** showing your projected bank balance
- **Pie charts** of spending by category
- **Timelines** of when cash dips and rises
- **Alerts** for “negative cash flow” months

This visual feedback makes financial planning tangible. You'll know exactly how close you are to the danger zone—or to a new opportunity. Empower, Tiller, and Notion dashboards (with AI plug-ins) can make this real-time. You can even connect ChatGPT to a Google Sheet that updates weekly with your latest transactions and asks: “Show me my projected bank balance for the next 8 weeks.”

That's CFO-level clarity for personal finances.

Step 7: Use AI to Recommend Actions

Prediction is powerful, but **action is what changes the game**. Artificial Intelligence can recommend next steps automatically, such as:

- “You're trending 12% over budget in subscriptions—review and cancel unused ones.”
- “You'll have a \$1,500 surplus next month—consider adding it to your investment fund.”
- “Expect a \$600 shortfall in April—shift upcoming travel or reduce dining out.”

This kind of feedback loop means you're not just forecasting—you're optimizing.

Step 8: Combine Forecasting with Automation

Here's the real magic move: connect your forecasts with automation. When your AI identifies a cash-rich month, it can automatically:

- Move extra cash to savings or investments
- Increase debt payments
- Fund upcoming expenses early

When it sees a lean month coming, it can:

- Slow discretionary transfers
- Warn you before overdrafts
- Reschedule nonessential purchases

Your financial system starts thinking for you—and acting with you.

Final Thought: AI Turns “Money Anxiety” Into Financial Foresight

Most financial stress doesn't come from *lack of money*—it comes from *lack of clarity*. You don't know what's coming. You don't know what's possible. You're always reacting. Artificial Intelligence changes that dynamic entirely. Suddenly:

- You see patterns before they become problems
- You know when to save and when to spend
- You can anticipate and plan for what's next

That's what CFOs do every day. And now, so can you. “Clarity creates confidence—and confidence builds momentum.” You don't have to be perfect with your money. You just have to be

proactive. And AI makes that possible with a level of precision and power that used to belong only to big corporations.

Next Up

In Chapter 5, we'll step into the world of **Investing with Intelligence**—how Artificial Intelligence can analyze, compare, and help balance your portfolio like a pro, even if you're not one.

You've learned to see the future. Now it's time to shape it.

CHAPTER FIVE

Investment Analysis for Regular People

Most people are investing with one eye open. They've got a few accounts (maybe a 401(k), Roth IRA, or taxable brokerage account), but they're not exactly sure:

- If they're properly diversified
- If their risk level matches their stage of life
- Or whether their returns are good—or just “meh”

Even smart, responsible people often guess their way through investing. Why? Because investment analysis used to be confusing, time-consuming, and jargon-filled. Not anymore.

With Artificial Intelligence, you don't have to fumble through charts, reports, or mutual fund prospectuses. You can now ask simple questions and get crystal-clear answers about your portfolio's performance, risk exposure, and optimization opportunities.

In this chapter, you'll learn how to:

- Use AI to compare, assess, and rebalance your portfolio
- Tap into Empower + ChatGPT to run investment diagnostics

- Visualize your asset mix, returns, and risk with smart, easy-to-read charts

You don't need to be a day trader to understand your money. Let's turn your portfolio into something you actually *understand*—and maybe even enjoy.

What Makes an “Optimized” Portfolio?

Before we dive into the tools, let's set a baseline. A well-optimized portfolio typically has:

- A mix of assets that reflect your goals, time horizon, and risk tolerance
- Exposure to different sectors and markets (so you're not too concentrated)
- Reasonable fees and taxes
- Returns that align with your personal benchmarks—not someone else's

Artificial Intelligence helps you analyze and adjust your portfolio to stay aligned with those targets—without spending your weekends buried in spreadsheets or CNBC.

Step 1: Gather the Right Investment Data

To get started, pull together your key investment accounts:

- 401(k) / 403(b)
- Roth or Traditional IRA
- HSA (if invested)
- Taxable brokerage accounts
- Real estate or REITs
- Any crypto, alternative assets, or private equity

If you're using **Empower**, good news—it already aggregates most of this for you. You can also export your data from brokerage platforms (like Fidelity, Schwab, or Vanguard) as CSV files. These typically include:

- Ticker symbol
- Number of shares
- Cost basis
- Current value
- Return %

Pro Tip: If you upload these files into a spreadsheet and link it to ChatGPT or a platform like Tiller, you can run analysis with Artificial Intelligence directly.

Step 2: Use AI to Analyze Portfolio Allocation

Let's say you feed your portfolio data into ChatGPT. You can ask:

- "What percentage of my portfolio is in stocks vs. bonds?"
- "Am I overexposed to tech or U.S.-based investments?"
- "What's my average expense ratio across all my holdings?"
- "Which assets have underperformed the S&P 500 over the past 3 years?"

ChatGPT can quickly calculate:

- **Your current allocation by asset class**
- **Performance comparisons**
- **Diversification gaps**
- **Areas of high concentration or risk**

This used to take hours of work and knowledge of Excel formulas. Now it takes *one prompt*.

Step 3: Let AI Suggest Allocation Shifts

Once AI knows your goals (retirement at 60, moderate risk, growth-focused), it can model different allocation strategies. Let's say you're 45 and moderately risk-tolerant. AI might recommend:

- 70% stocks
- 20% bonds
- 10% alternatives or cash equivalents

Then it can compare that model to your current setup — and show you the *gap*.

Example Prompt: “Based on my current asset allocation, what adjustments should I make to align with a moderate-risk growth strategy targeting 6–8% annual return over 20 years?”

It can even show the rebalancing trades you'd need to execute — like trimming large-cap tech or adding international exposure. You're still in control. But now you're *informed*.



Step 4: Visual Tools That Make Investing Click

AI-powered dashboards and visualizations can simplify even complex portfolios.

Diversification Map

See a breakdown by:

- Asset class (stocks, bonds, cash, REITs, crypto, etc.)
- Sector (tech, health care, financials, etc.)
- Geography (U.S., International, Emerging Markets)

Helps you spot:

- Overlap (too much large-cap U.S.)
- Gaps (no small-cap or international)
- Imbalances (80% of your money in 3 funds)

Risk vs. Return Chart

Visualize how each holding stacks up:

- On one axis: historical volatility
- On the other: annualized return

This helps you quickly identify:

- Underperforming assets with high risk
- Stable performers with solid upside
- Opportunities to reallocate inefficient investments

Trendlines

Plot your portfolio growth over time. Artificial Intelligence can smooth out volatility, highlight outliers, and even overlay benchmarks like:

- S&P 500
- Total U.S. Market
- Your personal retirement target

You can instantly see:

- Are you ahead or behind schedule?
- How did your portfolio perform during down markets?
- Are you growing steadily—or riding roller coasters?

Risk Heat Maps

Some AI investment tools (like Wealthfront, Empower, or PortfolioVisualizer) will show risk exposure via heat maps. These highlight:

- Asset concentration

- Correlation between holdings
- Sector-level risk during market downturns

This visual aid can help you make better diversification decisions in 5 minutes than a human advisor might in a full meeting.

Step 5: Plug In Empower + ChatGPT for Custom Analysis

Empower is already great at showing:

- Net worth
- Investment balances
- Allocation by asset class
- Hidden fees

But when you pair it with ChatGPT, the possibilities multiply. Here's how to do it:

1. Export your Empower portfolio data as a CSV
2. Upload it into a spreadsheet (Google Sheets or Excel)
3. Paste the spreadsheet into ChatGPT or use a plugin/tool that allows you to query the data
4. Ask things like:
 - "Which of my funds has the highest fees?"
 - "What's my return compared to the market in the last 12 months?"
 - "Which holdings are highly correlated?"

In minutes, you'll have a report that used to require financial advisors and hours of research.

Step 6: Run Rebalancing Simulations

Over time, your portfolio drifts out of alignment. Artificial Intelligence can simulate:

- What happens if you rebalance now
- What changes would optimize risk-adjusted return
- Tax-efficient selling strategies (e.g., harvesting losses or gains)

You can even model different “what-if” scenarios:

- “What happens if I shift 10% from large-cap to international stocks?”
- “How would adding a 5% gold ETF affect my risk profile?”
- “What’s the historical volatility of this new ETF I’m considering?”

Artificial Intelligence gives you answers—without spreadsheets, stress, or sales pitches.

Step 7: Make It a Monthly Rhythm

Set a calendar reminder:

- **1st of every month:** Check performance vs. target
- **2nd of every quarter:** Review allocation drift and rebalance if needed
- **Year-end:** Run full portfolio audit (returns, risk, taxes, rebalancing plan)

Pro Tip: Ask ChatGPT monthly: “Based on this spreadsheet, give me a 3-bullet portfolio review and any major alerts.”

You’ll get consistent oversight—without the cost of a financial advisor or the time commitment of doing it manually.

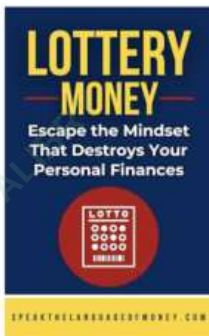
The Human Element Still Matters

Artificial Intelligence doesn't know your full story:

- Your **emotional relationship** with money
- Your **fear of risk** (or overconfidence in it)
- Your **giving goals** or **spiritual values**
- Your **career trajectory** or **personal callings**

That's why YOU are still the CEO. AI is just your analyst, assistant, and accountability partner. Use it to gain clarity. Use it to make smarter moves. But keep the heart and values part in your hands.

Speaking of the human element of money that always includes risk, emotions, and values, be sure to check out our book *Lottery Money: Escape the Mindset That Destroys Your Personal Finances*.



Lottery Money: Escape the Mindset That Destroys Your Personal Finances (Speak the Language of Personal Finance) Kindle Edition
by Larry Jones (Author) | Format: Kindle Edition
Part of: [Speak the Language of Personal Finance \(8 books\)](#) [See all formats and editions](#)

Lottery Money: Escape the Financial Mindset That Destroys Your Personal Finances
Are you stuck in the trap of "tomorrow" wealth?
You're not lazy. You're not broken. You've just been sold a lie: "One big break will change everything."
The lottery. The crypto moonshot. The six-figure side hustle.
But here's the truth...
Wealth isn't won. It's built.
And you don't need luck—you need a process.

Stop Chasing Jackpots. Start Building Legacy.
In *Lottery Money*, financial author Larry Jones pulls back the curtain on the Lottery Money Mindset—the silent killer of personal finances. This isn't a get-rich-quick book. It's your roadmap out of:

- Procrastination disguised as hope
- Overspending fueled by "future me" thinking
- Risky bets masked as ambition

And into:

Final Takeaway: Investing Isn't About IQ—It's About Insight

You don't need to be Warren Buffett to win in the market. But you do need to:

- Stay diversified
- Control costs
- Understand risk

- Monitor performance
- Adjust over time

The difference between guessing and growing is **visibility and feedback**. Artificial Intelligence gives you both. With a few tools, a simple dashboard, and a monthly rhythm, you can go from overwhelmed to in control—and watch your portfolio grow with confidence.

Coming Up Next

In **Chapter 6**, we'll tackle **Debt and Loan Management**—and how AI can help you crush debt faster and smarter, without shame, stress, or spreadsheets. You've learned how to grow your wealth. Now let's remove what's weighing it down.

CHAPTER SIX

Debt and Loan Management (Without the Shame Spiral)

Debt has a way of messing with your head - your mindset and thinking.

It's not just the interest charges or minimum payments—it's the quiet pressure, the way it lingers in the background of your decisions. Whether it's a student loan that's followed you for two decades, a pile of credit card balances from a rough year, or that personal loan you regret taking—debt has a way of feeling personal. And for too many people, that turns into shame.

But here's the truth: debt isn't a moral failure. It's a math problem. And shame doesn't pay bills—**strategy does**.

In this chapter, you're not going to be shamed. You're going to be equipped. We will use Artificial Intelligence not to make you feel bad about what you owe, but to help you **see clearly, act wisely, and get free faster**.

You don't need motivation. You need a smart system. AI can help you build one.

Debt Doesn't Need Your Emotion—It Needs Your Data

Most people don't actually know what they owe. Not exactly. They might know the big stuff—"I owe around \$17,000 on my student loans" or "I've got a couple credit cards I'm working on"—but that's about it. The details live in scattered statements, unopened emails, and the back of their minds.

Before Artificial Intelligence can do anything helpful, you have to give it the full picture.



This means pulling together all your debts, one by one. Student loans. Credit cards. Medical debt. Auto loans. Mortgage. Anything you're on the hook for, you include it. What's the balance? What's the interest rate? What's the minimum payment? When's it due?

Yes, this part can be uncomfortable. But this isn't about judgment—it's about taking inventory. And once your data is gathered and structured (even in a basic spreadsheet), AI can begin to make sense of it in a way your brain simply can't.

Let the Machine Do the Math

Once your debts are clearly listed, AI can begin its real work—

not as a moral referee, but as a financial strategist.

Give ChatGPT or another AI assistant access to your spreadsheet, and you can ask it questions like:

- “What’s the total interest I’ll pay over the next 12 months if I only make minimum payments?”
- “Which of these debts is costing me the most in interest per dollar owed?”
- “If I have an extra \$500 per month to put toward debt, what’s the optimal use of it?”

Within seconds, it will lay out clear rankings, payment priorities, and even timelines—based entirely on logic and your real numbers.

This is where you start to feel that shift. Debt isn’t this shadowy monster anymore. It’s a series of variables. And variables can be solved.

Snowball, Avalanche... or Something Smarter

There are two main schools of thought when it comes to debt payoff:

1. **The Snowball Method** says to pay off your smallest debts first, regardless of interest rate. It’s all about quick wins and momentum.
2. **The Avalanche Method** says to tackle your highest-interest debts first, saving you the most money over time.

Both are valid. But they also both assume you have the time and clarity to map things out yourself.

AI takes it a step further. It can run **both strategies**—and even

hybrid versions—to show you which is fastest, which saves the most money, and which gives you the best balance of emotional and financial ROI (return on investment).

You might be surprised. Maybe your highest-interest loan isn't actually the best one to target next, based on your cash flow. Maybe the "small win" of knocking out your smallest balance will cost you thousands in the long run. Let AI run the simulation for you. It'll even adjust for lump sums (like a bonus or tax refund), income fluctuations, or upcoming expenses.

This isn't just theory—it's your financial reality, calculated and projected.

Timeline, Meet Motivation

One of the most powerful things AI can show you is a **timeline**. With your current strategy, how long until you're debt-free? What if you added \$200 a month? What if you cut your restaurant spending by 25% and redirected it?

Now you've got a live, breathing forecast. Something you can look at and say, "I'm 19 months away. I'm on track." That kind of clarity changes how you move. It replaces dread with direction.

Better yet, you can ask your AI tool to display this visually—charting your balances month by month, showing your projected interest savings, and giving you mini-milestones along the way.

Automation: Your Best Ally in Beating Debt

No matter how good your plan is, life will try to knock you off track. That's why automation is your best ally.

Once Artificial Intelligence helps you map out your debt strategy,

it's time to automate the execution. Set up automatic minimum payments so you never miss one. Then, set recurring extra payments toward your priority debt.

Even better? Some budgeting tools (like Monarch, YNAB, or Tiller with a little setup) will monitor your cash flow in real-time and suggest “sweeps” — transferring leftover money to your debt plan automatically.

This isn't just about discipline. It's about building a system that continues to work when your motivation dips.

Speaking of financial automation, check out our book on the topic: *Hypnotic Money: Mastering the Art of Automatic Wealth*



AI Nudges, Not Shame Reminders

Here's a better idea than staring at your debt totals every week: let AI nudge you when something actually needs your attention. For example:

- “You spent 22% more on entertainment this month than last. Consider reducing next month and redirecting to debt.”

- “Your debt payoff is 3 weeks ahead of schedule. Keep it up.”
- “You’re about to have a negative cash flow in December due to annual subscriptions. Adjust your plan now.”

These kinds of alerts aren’t guilt trips. They’re **early warning signs** and smart coaching that help you stay in control—without obsessing.

Building a Buffer for the Future

One of the most overlooked parts of paying off debt is what happens next. Most people get out... and then fall back in. Why? Because they didn’t build a buffer.

Artificial Intelligence can help with this too. Once your debt load begins to shrink, ask:

- “What’s the minimum emergency fund I need to avoid going back into debt?”
- “If I paused extra debt payments for 3 months, could I build a savings buffer while still staying on track?”

This is the long-term thinking AI helps support. It’s not just about getting out of debt—it’s about staying out, with room to breathe.

Final Thought: Freedom Is Closer Than You Think

Debt doesn’t make you bad with money. It just makes your financial system noisy. But when you start filtering out the fear and replacing it with data and direction, something powerful happens.

AI doesn’t eliminate the debt for you—but it **gives you a map** and **takes on the heavy lifting** of calculating, tracking, and adjusting.

That means you don't have to live in the spiral. You don't have to wonder if you're making progress. You don't have to rely on willpower alone.

You just have to keep walking the plan—with help from a very smart assistant who never gets tired. You're not in this alone. You've got tools. You've got clarity. And now, you've got momentum.

Next Chapter Preview

In Chapter 7, we'll turn to one of the most overlooked wealth-building tools available—**tax optimization**. From missed deductions to smart ways to reduce your taxable income, we'll explore how AI can help you stop overpaying the IRS and keep more of what you earn.

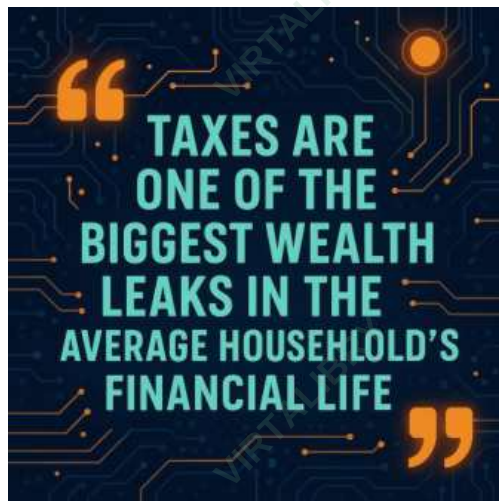
Let's stop wasting money. The tax game is winnable—with the right tools on your side.

CHAPTER SEVEN

Taxes, Write-Offs, and AI-Backed Optimization

Ask ten people how they feel about taxes, and nine will likely groan while the tenth nervously mutters something about an accountant they don't fully understand.

For most households, taxes are a mystery—and not the good kind. They're confusing, intimidating, and often viewed as a once-a-year fire drill. But here's the thing: **taxes are also one of the biggest wealth leaks in the average household's financial life.**



It's not just about what you owe in April. It's about what you're missing out on the other 364 days of the year—opportunities to save, deduct, defer, and plan better. And now, thanks to AI, that once-foggy world of tax strategy is finally becoming clear—even for regular people with normal jobs and messy financial lives.

In this chapter, we'll talk about how to use AI to:

- Identify overlooked deductions and tax strategies
- Simulate different filing scenarios or income shifts
- Analyze your past tax returns
- Build a proactive plan to reduce your taxable income next year

And no, you don't need to know the difference between a SEP IRA and a Solo 401(k) to benefit.

The Problem with “April-Only” Thinking

Most families interact with their taxes once a year—often at the last minute, often with stress.

They're not planning their taxes. They're reacting to them. And while some people might get a refund and feel pretty good about it, they're missing a deeper truth: “A tax refund isn't free money. It's money you could've used all year, but lent to the IRS at 0% interest.” And if you're underpaid? Ouch.

Artificial Intelligence can change this reactive rhythm by giving you tools to monitor, model, and adjust your tax picture all year long. You can stop fearing tax season and start planning around it.

AI as Your Tax Analyst (Not Just Your Calculator)

The beauty of AI is that it doesn't just crunch numbers—it looks for patterns. It can scan documents, categorize transactions, and simulate multiple scenarios—all in a fraction of the time it would take a human.

Let's say you upload your bank exports, business income, and donation receipts into a spreadsheet. AI can analyze everything and start to draw conclusions like:

- “You spent \$2,460 on home office-related expenses this year—here's how much of that might be deductible.”
- “Based on your income and AGI, contributing \$6,500 to a traditional IRA would reduce your tax bill by approximately \$1,170.”
- “You had capital gains on two investment accounts—here's a strategy to harvest losses in Q4 to offset those.”

This kind of insight used to require a high-end CPA or financial advisor. Now? It's a well-crafted prompt away.

It Starts With Your Data

The more visibility AI has, the more valuable its insights will be. That means pulling together:

- Your previous year's tax return (PDF or print-to-text version)
- Year-to-date income and expenses
- Any 1099s, W-2s, or quarterly estimates
- A categorized list of deductible expenses (especially if you freelance, run a side business, or itemize)

Once you have this data, AI can begin simulating and scanning. You might upload last year's return and ask questions such as:

“Based on my 2023 tax return, what deductions or credits did I miss that I might qualify for this year?”

Or:

“Can you review my categorized expenses and identify which ones are potentially deductible for self-employed income?”

Instead of guessing, you now have analysis.

The Deduction Discovery Engine

Here’s where Artificial Intelligence becomes your tax detective. It starts to comb through your transactions and flag expenses that *might* qualify for a deduction or credit.



It could highlight:

- Charitable giving (especially non-cash or appreciated assets)
- HSA contributions you didn’t max out

- Business mileage and travel
- Continuing education
- Home office use
- Medical expenses over the AGI threshold
- Student loan interest or tuition credits

And if you have a side hustle, rental property, or small business? The opportunity expands even more. Instead of scouring IRS publications or hoping TurboTax catches everything, AI becomes your second set of eyes—flagging potential savings you didn't even know to look for.

“What If” Tax Scenarios—Simulated in Seconds

One of the most powerful ways Artificial Intelligence helps is through **scenario planning**. Let's say you're considering:

- Switching from W-2 to 1099 income
- Contributing more to retirement
- Selling stock this year vs. next
- Taking the standard deduction vs. itemizing

AI can simulate the outcomes of these decisions based on your data. Simulations such as:

1. “If I switch from a W-2 job to a 1099 contractor role earning \$120,000 annually, what additional tax responsibilities will I have, and how can I offset them?”
2. “If I contribute \$3,000 more to my HSA this year, how much does that reduce my taxable income?”
3. “Should I sell this appreciated ETF in December or wait until January?”

These aren't just hypotheticals. They're math-based simulations that take your tax strategy from vague guesswork to informed

action.

Building a Year-Round Tax Strategy (Not Just April Panic)

The best part of using AI for taxes? You're not waiting until April to react. You can create a rhythm—quarterly or even monthly—where AI:

- Reviews your current income and deductions
- Projects your taxable income
- Suggests tax-saving moves while you still have time to make them

It might prompt you:

- “You’re on pace to exceed your AGI threshold for the Child Tax Credit—consider contributing to your 403(b) or increasing HSA funding.”
- “Based on your current income split, filing jointly this year may save you \$2,200 more than married filing separately.”
- “You’ve spent \$800 on continuing education. If you hit \$1,000, you may qualify for the Lifetime Learning Credit.”

This is the tax planning most people never get—but desperately need. It’s how the wealthy reduce tax burdens legally and strategically. Now, with AI, you can too.

When You Still Need a Human (And How to Use AI to Help Them)

To be clear, AI doesn’t replace your CPA or tax preparer—but it makes them 10x more effective.



Bring AI-generated reports, summaries, or deduction flags to your tax pro, and you'll have smarter conversations, better documentation, and fewer missed opportunities. Imagine showing up with:

- A categorized, AI-reviewed list of deductible expenses
- A comparison of filing strategies based on your income
- Projected tax savings from specific account contributions

Now your CPA's job is easier—and your results are better.

Don't Overpay Out of Confusion

Most people don't mind paying their fair share in taxes. But nobody likes **overpaying**—especially when it's due to confusion, missed deductions, or lack of planning. That's what AI helps prevent.

It takes a confusing, year-end chore and turns it into a dynamic, year-round system—helping you keep more, owe less, and sleep

better at night. And no, you don't need to become a tax expert. You just need to use tools that already know the rules—and can help you play by them better.

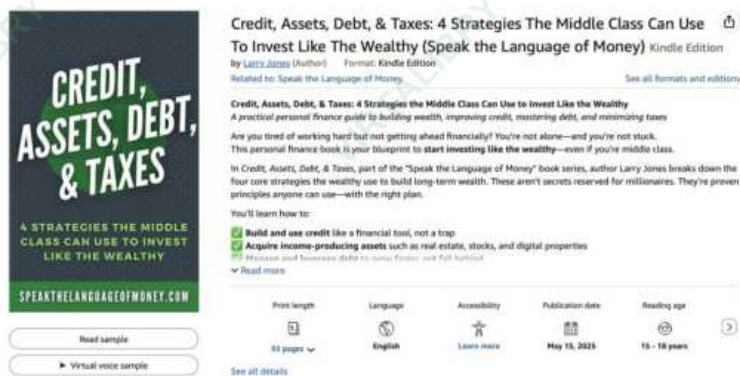
Final Thought: Taxes Aren't Just an Expense—They're a Strategy

You already work hard for your money. Let AI help you keep more of it. A great tax strategy doesn't mean loopholes or stress. It means:

- Knowing your numbers
- Planning early
- Acting before the deadline

Artificial Intelligence gives you the eyes to see, the insight to act, and the nudges to stay on course. Whether you're a W-2 employee, a side hustler, a small business owner, or somewhere in between—**tax optimization is available to you now**. And guess what? It just might be the highest-paid hour you'll spend this year.

Check out our book that covers tax optimization: *Credit, Assets, Debt, & Taxes: 4 Strategies The Middle Class Can Use To Invest Like The Wealthy*



Next Up

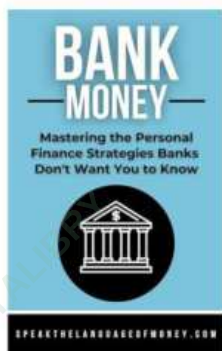
In Chapter 8, we'll unlock **AI-Powered Scenario Planning**—how to run "what if" simulations for life's biggest decisions: buying a home, changing careers, launching a business, or retiring early. You'll learn how AI can model your future and help you plan for it with clarity and confidence.

Ready to think bigger about what's possible? Let's go.

ALSO BY
SPEAKTHELANGUAGEOFMONEY.COM

SpeaktheLanguageofMoney.com is your one-stop source of information to help you understand and speak money fluently. Here are some additional titles written and edited by Larry Jones:

1. *Bank Money: Mastering the Personal Finance Strategies Banks Don't Want You To Know*. Available at Amazon.com.



Bank Money: Mastering the Personal Finance Strategies Banks Don't Want You to Know (Speak the Language of Personal Finance) Kindle Edition

by Larry Jones (Author) Format: Kindle Edition

Part of: Speak the Language of Personal Finance (9 books)

What if you could stop acting like a bank customer... and start acting like the bank itself?

You've been taught to save, scrimp, and avoid debt. Meanwhile, banks take your money, multiply it, and earn profit 24/7—even when the economy's uncertain. So here's the question:

Why aren't you doing the same?

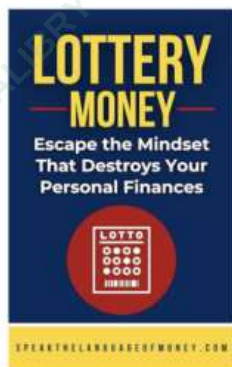
In *Bank Money: Mastering the Personal Finance Strategies Banks Don't Want You to Know*, author Larry Jones flips the script on traditional personal finance advice and shows you how to stop playing defense and start building wealth the way banks do.

This isn't another budget book. It's a blueprint for creating your own personal financial ecosystem—leveraging the same tactics banks, lenders, and wealthy families use to generate cash flow, protect capital, and grow income without trading time for money.

Inside, you'll learn how to:

- Use the "Bank Spread" to earn profit from your own money
- Build your own personal banking system using specialized life insurance
- Tap into the Infinite Banking Concept—without the hype or confusion
- Create passive cash flows from lending, real estate, royalties, and more

2. *Lottery Money: Escape the Mindset That Destroys Your Personal Finances*. Available at Amazon.com.



Lottery Money: Escape the Mindset That Destroys Your Personal Finances (Speak the Language of Personal Finance) Kindle Edition

by Larry Jones (Author) Format: Kindle Edition

Part of: [Speak the Language of Personal Finance \(8 books\)](#)

[See all formats and editions](#)

Lottery Money: Escape the Financial Mindset That Destroys Your Personal Finances

Are you stuck in the trap of "someday" wealth?

You're not lazy. You're not broken. You've just been sold a lie: "One big break will change everything."

The lottery. The crypto moonshot. The six-figure side hustle.

But here's the truth...

Wealth isn't won. It's built.

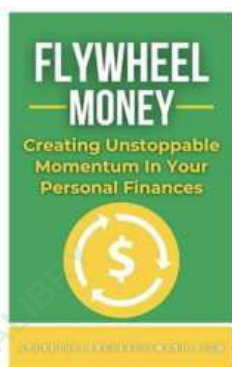
And you don't need luck—you need a process.

Stop Chasing Jackpots. Start Building Legacy.

In *Lottery Money*, financial author Larry Jones pulls back the curtain on the Lottery Money Mindset—the silent killer of personal finances. This isn't a get-rich-quick book. It's your roadmap out of:

- Procrastination disguised as hope
 - Overspending fueled by "future me" thinking
 - Risky bets masked as ambition
- And into:

3. *Flywheel Money: Creating Unstoppable Momentum In Your Personal Finances.* Available at Amazon.com.



Flywheel Money: Creating Unstoppable Momentum In Your Personal Finances (Speak the Language of Personal Finance) Kindle Edition

by Larry Jones (Author) Format: Kindle Edition

Part of: [Speak the Language of Personal Finance \(7 books\)](#)

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Wealth isn't built in a day. It's built in motion.

What if your money could move faster... grow stronger... and build itself—without you grinding forever?

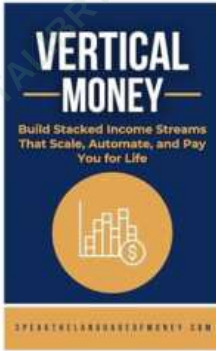
In *Flywheel Money*, author Larry Jones shows you how to apply the powerful "flywheel" concept from Good to Great to your personal finances. Instead of chasing get-rich-quick schemes or burning out on extreme budgets, you'll learn how to create a simple, repeatable system that gains unstoppable momentum over time.

This isn't another boring finance book. This is your blueprint for building wealth that works like a machine—quietly spinning, accelerating, and delivering results long after your initial push.

Inside, you'll discover:

- **The 5 Pushes of Financial Momentum** – Small, smart moves that power exponential growth.
 - **Reinvestment: The Superpower Move** – How to recycle your returns for unstoppable acceleration.
 - **Tools That Push for You** – Platforms, dashboards, and systems that keep your wheel spinning automatically.
 - **The Financial Independence Flywheel** – How to know when you've reached "enough" and start living free.
 - **A simple manifesto** to keep your money moving—no matter what life throws your way.
- Whether you're starting from scratch, recovering from setbacks, or ready to scale, *Flywheel Money* gives you the tools to build a financial system that practically runs itself.

4. *Vertical Money: Build Stacked Income Streams That Scale, Automate, and Pay You for Life.* Available at Amazon.com



Vertical Money: Build Stacked Income Streams That Scale, Automate, and Pay You for Life (Speak the Language of Money) Kindle Edition

by [Larry Jones](#) (Author) Format: Kindle Edition

Related to: [Speak the Language of Money](#)

Stop chasing side hustles. Start building income that stacks—and sticks.

If you're burned out from trading time for money, juggling endless gigs, or relying on a single paycheck that keeps you stuck, *Vertical Money* is your blueprint to break free.

Author and builder Larry Jones delivers a refreshingly clear, step-by-step guide to designing **income streams that scale, simplify, and support your life—not sabotage it.**

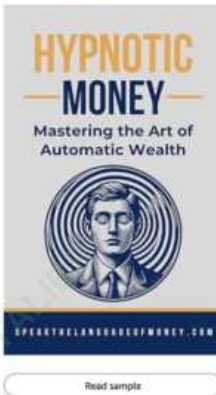
In this powerful, practical playbook, you'll learn how to:

- Build verticals—income streams that grow with you, not against you
 - Start small with low-barrier alternatives like high-yield savings, affiliate media, and micro-assets
 - Scale into digital products, real estate, online business, and service models that run without you
 - Automate, delegate, and refine your systems until your money works while you rest
 - Decide whether to scale big or stay lean—without guilt or grind
- Whether you're just getting started, looking to level up a side gig, or want more margin in your already successful business, this book gives you the **framework, mindset, and tools** to make income work for your life—not the other way around.

You don't need ten income streams.

You need the right 2-4 that align with your time, skills, and purpose.

5. *Hypnotic Money: Mastering the Art of Automatic Wealth.* Available at Amazon.com



Hypnotic Money: Mastering the Art of Automatic Wealth (Speak the Language of Money) Kindle Edition

by [Larry Jones](#) (Author) Format: Kindle Edition

Related to: [Speak the Language of Money](#)

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Hypnotic Money: How to Automate Your Budget, Savings, Investing, and Debt Payoff for Lasting Financial Freedom

Tired of budgeting burnout, financial anxiety, or always wondering where your money went? *Hypnotic Money* is your step-by-step guide to building an automatic personal finance system that works—even when you're not thinking about it.

In this practical financial planning book, you'll learn how to automate your money using proven strategies for budgeting, saving, debt payoff, investing, and charitable giving.

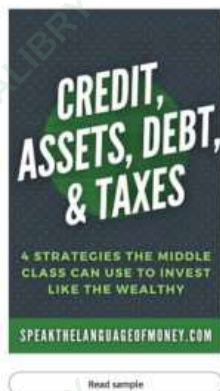
You'll discover:

- How to set up a zero-stress budget that runs on autopilot
- Ways to automate bill payments, savings, retirement investing, and debt reduction
- The secrets to creating financial routines that stick
- A method for building financial margin—even on a modest income

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Print length	Language	Accessibility	Publication date	Reading age
379 pages	English	Learn more	May 28, 2025	15 - 18 years

6. *Credit, Assets, Debt, & Taxes: 4 Strategies The Middle Class Can Use To Invest Like The Wealthy.* Available at Amazon.com



Credit, Assets, Debt, & Taxes: 4 Strategies The Middle Class Can Use To Invest Like The Wealthy (Speak the Language of Money) Kindle Edition
by **Larry Jones** (Author) Format: Kindle Edition
Related to: [Speak the Language of Money](#) [See all formats and editions](#)

Credit, Assets, Debt, & Taxes: 4 Strategies The Middle Class Can Use to Invest Like The Wealthy
A practical personal finance guide to building wealth, improving credit, mastering debt, and minimizing taxes.
Are you tired of working hard but not getting ahead financially? You're not alone—and you're not stuck. This personal finance book is your blueprint to **start investing like the wealthy**—even if you're middle class.
In *Credit, Assets, Debt, & Taxes*, part of the "Speak the Language of Money" book series, author Larry Jones breaks down the four core strategies the wealthy use to build long-term wealth. These aren't secrets reserved for millionaires. They're proven principles anyone can use—with the right plan.
You'll learn how to:

- Build and use credit like a financial tool, not a trap
- Acquire income-producing assets such as real estate, stocks, and digital properties
- Manage and leverage debt to your fullest advantage

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Print length 95 pages Language English Accessibility Learn more Publication date May 15, 2025 Reading age 15 - 18 years

7. *Speak the Language of Money: Investing*. Available at Amazon.com



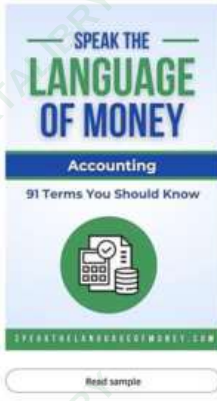
Speak the Language of Money: Investing Kindle Edition
by **Larry Jones** (Author) Format: Kindle Edition
Part of: [Speak the Language of Money \(3 books\)](#) [See all formats and editions](#)

Speak the Language of Money: Investing - Unlock Financial Investing Knowledge
This is Book 5 in the *Speak the Language of Money* book series.
Want to build wealth but feel lost in investing jargon? You're not alone.
The financial world often feels like it's speaking a foreign language—but once you understand it, you'll see that investing isn't just for Wall Street insiders. It's for anyone who wants to take control of their financial future. And it starts by learning to speak the language of money.
In *Speak the Language of Money: Investing*, you'll unlock the meaning behind 83 essential investing terms that every investor—beginner or seasoned—needs to know. This down-to-earth guide is designed to break down complex financial concepts into bite-sized, practical insights you can actually use.
From basics like "Stocks," "Bonds," and "Mutual Funds" to powerful terms like "Diversification," "Compound Interest," and "Asset Allocation," this book gives you a clear, no-nonsense toolkit to:

- Understand how money really grows over time
- Evaluate investments with clarity and confidence
- Avoid costly mistakes and risky speculation
- Engage in financial conversations without feeling intimidated
- Build a portfolio that aligns with your goals and risk tolerance

Whether you're just starting to invest or you've been dabbling for years, this book will strengthen your investing vocabulary—and your investing mindset.
[Read more](#)

8. *Speak the Language of Money: Accounting*. Available at Amazon.com.



Speak the Language of Money: Accounting Kindle Edition

by Larry Jones (Author) Format: Kindle Edition
Part of: Speak the Language of Money (2 books)

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Speak the Language of Money: Accounting – Unlock Financial Fluency!

Unlock the Power of Financial Fluency with *Speak the Language of Money: Accounting*—the second book in the *Speak the Language of Money* series!

In a world where financial literacy is a key driver of success, understanding accounting isn't just for professionals—it's essential for anyone who wants to build financial confidence and make smarter decisions. Whether you're a business owner, investor, or someone looking to better manage personal finances, this book is your ultimate guide to mastering the essential language of accounting.

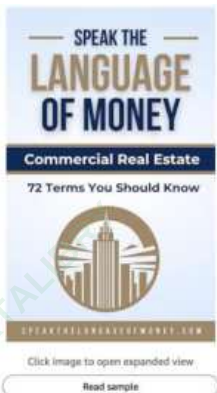
With *Speak the Language of Money: Accounting*, you'll explore 91 core accounting terms, broken down in a clear, approachable way to help you navigate financial reports, understand key concepts, and apply practical insights to real-world situations. From basic principles like "Assets" and "Liabilities" to more complex topics such as "Depreciation," "Equity," and "Cash Flow Statements," each chapter offers digestible definitions, examples, and takeaways designed to build your accounting fluency step-by-step.

Why does speaking the language of accounting matter? Because accounting is the backbone of financial health, influencing everything from daily budgeting to long-term investment strategies. By learning this language, you'll be empowered to:

- Decode financial statements with ease
- Make informed decisions that drive profitability
- Communicate effectively with stakeholders, accountants, and investors
- Avoid costly financial mistakes
- Identify new financial opportunities others may overlook

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9. *Speak the Language of Money: Commercial Real Estate.* Available at Amazon.com.



Speak the Language of Money: Commercial Real Estate Kindle Edition

by Larry Jones (Author) Format: Kindle Edition
Part of: Speak the Language of Money (1 books)

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Speak the Language of Money: Commercial Real Estate – Unlock Financial Success Through CRE Mastery

In a world where financial literacy can shape your future, understanding the language of money is essential—especially in commercial real estate (CRE). If complex industry jargon has ever left you feeling lost, *Speak the Language of Money: Commercial Real Estate* is here to change that. This guide breaks down 72 key terms, from "Acres" and "Appraisal" to "Capitalization Rate" and "Debt Service," empowering you with the knowledge to navigate the CRE world with confidence.

This book goes beyond simple definitions, offering practical examples and insights that help you apply these terms in real-world scenarios. With each chapter, you'll learn how to assess deals, optimize strategies, and make informed decisions. Gain the confidence to negotiate with brokers, lenders, and investors, speaking their language fluently to recognize opportunities others might miss.

Why does this matter? Because understanding CRE isn't just about money—it's about making smart investments, growing your wealth, and securing your financial future. Whether you're new to the field or a seasoned investor, mastering these terms will enable you to navigate market trends, avoid common pitfalls, and capitalize on lucrative opportunities.

Commercial real estate is more than just properties; it's about leveraging assets to create wealth. With this book, you'll unlock the skills to structure deals, anticipate market changes, and protect your investments. Equip yourself with the tools to turn obstacles into opportunities and speak the language of money with fluency and precision.

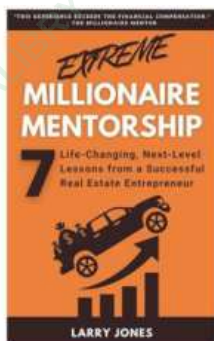
Speak the Language of Money: Commercial Real Estate is your roadmap to financial empowerment and success in CRE. Grab your copy now and start your journey today and transform knowledge into wealth.

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10. *Extreme Millionaire Mentorship: 7 Life-Changing, Next-Level Lessons from a Successful Real Estate Entrepreneur.* Available at Amazon.com.



Extreme Millionaire Mentorship: 7 Life-Changing, Next-Level Lessons from a Successful Real Estate Entrepreneur Kindle Edition

by Larry Jones (Author) Format: Kindle Edition

5.0 ★★★★★ 2 ratings

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Looking for a great read to "level-up" your leadership? Larry's "Extreme Millionaire Mentorship" should be on your list! Don't let the "real estate" subtitle fool you — this read is for *ANYONE* in a leadership position or just figuring out significant life lessons. His candid lessons provide a valuable roadmap for *ANY* individual navigating the complexities of fast-paced challenging situations. The relatable anecdotes create a mentorship-like atmosphere as you read, making it feel as though I am personally experiencing what Larry experienced — and being guided by Larry's fast-paced challenge-welcoming millionaire mentor! Whether you're just starting a new career or looking to level up your leadership impact where you are, this book serves as a thought-provoking and a must-read for those seeking practical wisdom from someone else's meaningful mentorship. Highly recommend. — from a Testimonial on LinkedIn

Are you tired of feeling stuck in your career, yearning for a breakthrough but unsure how to achieve it? If so, "Extreme Millionaire Mentorship" is the book you've been waiting for. This captivating journey of personal growth and transformation is based on the author's own extraordinary experiences working alongside a highly successful real estate entrepreneur.

Within these pages, you'll discover the powerful lessons that propelled the author from middle management to executive leadership in just 12 months. "Extreme Millionaire Mentorship" isn't just a book; it's a roadmap to success for those who dare to embrace the challenges of extreme mentoring.

11. *Heroic Personal Finances for Christians: Accelerating Past Average With Your Money Plan.* Available at Amazon.com.



Heroic Personal Finances for Christians: Accelerating Past Average With Your Money Plan Kindle Edition

by Larry W. Jones (Author) Format: Kindle Edition

4.0 ★★★★★ 16 ratings

[See all formats and editions](#)

Are you a Christian who has gone through church small group money classes such as Crown Financial or Financial Peace University? If so, have you felt like there are important money management strategies missing from their content?

Have you ever wondered if there is more to financial investing than a four-part, 25% in growth stock mutual funds approach? Have you ever questioned if a focus on stock market investing, college savings, and paying off the home early can really create long-term wealth? Have you ever had the thought that maybe certain financial "experts" have "painted themselves into a corner" when it comes to advanced money management practices?

In this book, the author draws on the rich insights of a variety of experts such as Tim Ferriss, Robert Kiyosaki, Andy Stanley, Robert Morris, Tony Robbins, Stephen Covey, Napoleon Hill, Michael Hyatt, R. Nelson Nash, and Dave Ramsey.

Using valuable "suggestions" of financial wisdom from these renowned experts, Generosity Pastor Larry Jones dug himself out of debt TWICE for a grand total of \$185,000 in debt repayment over nine years. And in the middle of this financial mess, he

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IF YOU LIKE THIS BOOK AND FIND THE
INFORMATION HELPFUL, PLEASE BE SURE TO
HEAD OVER TO AMAZON AND LEAVE US A
REVIEW. WE'D BE EXTREMELY GRATEFUL!
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Part 3: Plan, Simulate, Repeat

CHAPTER EIGHT

“What If” Simulations and Scenario Planning

Every household faces the big financial “what-ifs.”

- What if I changed careers?
- What if we bought the bigger house?
- What if I retired five years earlier—or five years later?
- What if we had another kid? Or sent one to private school?
- What if I finally started that side business?

These questions carry weight. They affect everything from your day-to-day budget to your long-term retirement outlook. And yet, most people have no reliable way to think through these possibilities—so they either guess, avoid the question altogether, or leap before looking.

This is where AI becomes more than just a number-cruncher. It becomes a financial flight simulator. Just like a pilot learns to handle turbulence in a virtual cockpit before ever touching a real jet, you can now explore life’s biggest financial decisions in a safe, low-risk digital sandbox—powered by your real data and guided by intelligent models.

Let’s walk through how Artificial Intelligence can help you:

- Simulate complex life changes
- Weigh trade-offs before making a leap
- Project long-term outcomes from short-term choices
- Replace decision anxiety with data-backed confidence

This is strategic adulting at its finest.

Big Decisions Deserve Better Tools

In the past, scenario planning was reserved for corporate finance teams and wealthy families with access to planners and spreadsheets built by Ivy League MBAs. Everyone else just winged it.

People changed jobs based on gut instinct. Bought homes because a realtor said, “You can afford it.” Pulled money from savings with the vague hope of replacing it “soon.” Or made huge life pivots with fingers crossed and spreadsheets barely updated. But now, the game has changed.

Thanks to Artificial Intelligence, you don’t need to guess. You can simulate. You don’t need to wonder. You can model it out—based on your actual habits, income, assets, and expenses. This is about gaining visibility before you commit.

How Simulation Works (The Simple Version)

AI-powered scenario planning starts by analyzing your current financial profile. This includes your:

- Income streams
- Debt obligations
- Monthly expenses
- Savings patterns
- Investments

- Life goals and timelines

Then, using that baseline, it builds a model of your current trajectory—showing where you’re headed if nothing major changes. That becomes your “default future.”

From there, you can begin testing different scenarios:

- “What happens if my spouse goes part-time next year?”
- “Can we afford to buy a \$450,000 house if interest rates go up?”
- “If I max out my Roth IRA starting this year, what’s my balance by age 65?”
- “Will we run out of money if I retire at 60 instead of 67?”
- “What does my cash flow look like if we send our kids to private school for five years?”

AI doesn’t just give you a number—it gives you a timeline, a visual, and a breakdown of how your decisions ripple out across the years. That’s clarity you can act on.

A Case Study: The Early Retirement Question

Let’s walk through a real-world example: You’re 48 years old and wondering, “Could I realistically retire at 60 instead of 67?”

Traditionally, you’d sit down with a financial advisor, spend hours gathering documents, and wait weeks for a plan. But with Artificial Intelligence, you upload your financial snapshot and ask: “Based on my current savings rate, income, investment returns, and expenses, what would happen if I retired at age 60 instead of 67? Assume I want to maintain my current lifestyle.”

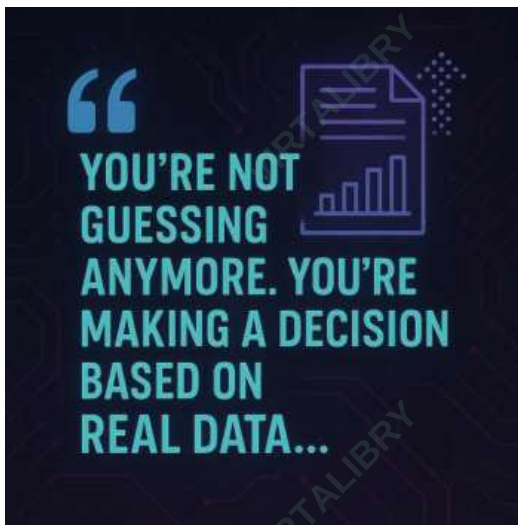
AI runs the numbers:

- Projects your total assets by age 60
- Estimates your yearly drawdown needs
- Factors in inflation, Social Security timing, and health care costs
- Compares two timelines side-by-side

Then it shows you:

- When your money runs out in each scenario
- What level of spending reduction would make early retirement sustainable
- The tax impact of withdrawing early from retirement accounts
- The break-even point for delaying Social Security

Suddenly, you're not guessing anymore. You're making a decision based on real data, and you can adjust the variables at will.



Modeling the “Messy Middles”

Not all scenarios are as clean as early retirement. Sometimes you're navigating murky waters:

- One spouse stays home for a few years
- You're starting a side hustle with inconsistent income
- You want to downsize and move states
- You're considering going back to school mid-career

AI thrives in these “gray zone” situations. It doesn't need a perfect plan—it just needs your inputs. You describe what you're considering, and it starts working through the financial implications.

That includes:

- Changes in income and benefits
- One-time expenses (tuition, moving costs, startup expenses)
- Changes in tax brackets
- Adjusted savings or investment contributions
- Shifts in lifestyle expenses (childcare, commuting, etc.)

The more clearly you describe your “what-if,” the more precisely AI can model it. You can run best-case, worst-case, and middle-road simulations—so your decision isn't just emotional, it's grounded.

The Unexpected Superpower: Cash Flow Forecasting Meets Life Planning

Let's say you're considering buying a vacation home. It's not a necessity—it's a dream. But the question is simple: Can we afford it without derailing everything else? AI can help you break that dream down into parts:

- Down payment and mortgage
- Property tax and insurance
- Travel and maintenance costs
- Potential rental income
- Tax implications
- Effect on your other goals (retirement, college funding, etc.)

It then folds all that into your broader financial ecosystem. Will it increase your monthly burn rate? Delay your retirement by a few years? Require scaling back on other savings?

It's not a yes or no answer. It's a map of the trade-offs. And maybe the answer is yes—but now you know what that “yes” costs.

How to Get Started with AI-Powered Scenarios

You don't need fancy software to begin. Here's a simple path: Organize your baseline. Have your income, expenses, savings, and assets clearly laid out in a spreadsheet or pulled into a tool like Empower or Tiller.

Use ChatGPT (or a similar AI) to describe your current trajectory. Ask, “Based on this data, where am I headed over the next 20 years?”

Describe a scenario clearly. Don't just say, “What if I start a business?” Instead: “What happens if I earn \$30,000 less per year for 3 years, then resume earning \$120,000 annually?”

Ask for visual outputs. Trendlines, charts, timelines, comparisons. AI can generate these or help you build them in Google Sheets.

Keep iterating. Try two or three versions of each scenario. AI isn't

tired of hearing from you. It's built for iteration.

From Gut Feeling to Guided Decisions

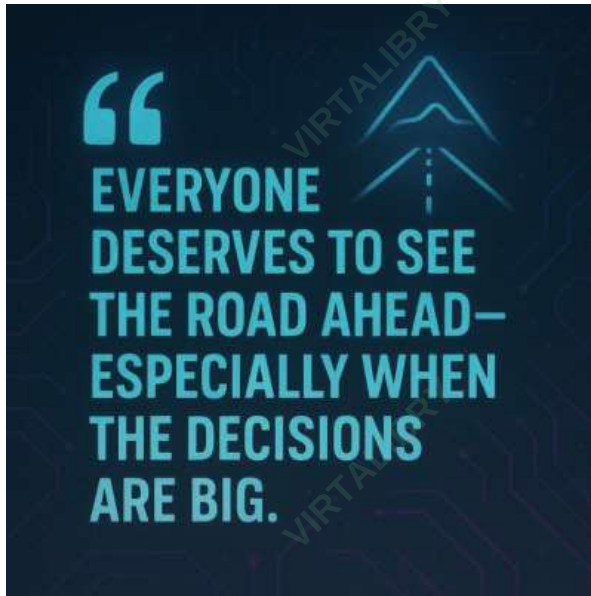
You'll never eliminate uncertainty from life. But you can eliminate unnecessary confusion.

Artificial Intelligence doesn't make your decisions for you. It just lays out the landscape, shows you what's possible, and brings calm to the chaos of major life choices.

Suddenly, you're not asking, "Can we afford it?" You're asking, "What's the smartest way to afford it without sacrificing our long-term goals?" You're no longer trying to predict the future. You're planning for it—strategically, flexibly, and confidently.

Final Word: Build a Future You Can See

Everyone deserves to see the road ahead—especially when the decisions are big.



With AI, scenario planning is no longer something reserved for the ultra-wealthy or spreadsheet junkies. It's a practical, personal, and powerful way to think bigger, plan smarter, and act with purpose. Because when you can simulate the future, you stop fearing it.

Next Up

In Chapter 9, we'll help you build your **AI-Ready Financial Dashboard**—a single place where you can see everything: cash flow, goals, progress, investments, and upcoming decisions. You'll learn how to turn AI insights into a system that works for you month after month. Now, let's build your financial cockpit.

CHAPTER NINE

Build Your AI Financial Dashboard

Let's face it—financial clarity often gets lost in the shuffle.

Your checking account is in one app. Investments are in another. That side hustle income is hiding in a spreadsheet you haven't opened in two months. Bills come through email. Subscriptions are buried in credit card statements. Your tax estimate lives in a folder you can't remember. And your goals? They're mostly in your head.

You're not lazy. You're busy. The problem isn't that you're not trying—the problem is fragmentation. You're making a thousand financial decisions a year with no **single place** to see your progress, anticipate problems, or track momentum.

That's why this chapter matters. You're about to build what I call your **AI-Powered Financial Dashboard**—a living, breathing money cockpit that lets you:

- See your money in one place
- Track key goals automatically
- Get AI-powered insights without digging
- Make better decisions, faster—with fewer surprises

The best part? You can build it with tools you already use—or tools that are free.

Why You Need a Dashboard (Even If You “Know Where Your Money’s Going”)

Most people think they have a grip on their finances... until something breaks. The car dies. The bonus doesn’t come through. A \$1,200 charge shows up you weren’t expecting. Or you sit down to file taxes and realize, “We didn’t save as much as we thought.”

These moments don’t mean you’re bad with money. They mean you didn’t have a system that showed you *what was coming* and *how you were tracking*. A dashboard solves that.

Just like the cockpit of an airplane, your financial dashboard gives you a **real-time picture** of where you are, what’s working, what’s drifting, and what’s next. You don’t need to be a spreadsheet nerd. You just need a few key dials.



What Makes a Great Financial Dashboard?

Forget the bells and whistles. A strong financial dashboard does three things:

1. **It shows you your money at a glance.** (No digging or decoding.)
2. **It updates automatically.** (You don't have to rebuild it weekly.)
3. **It helps you act.** (Insights, not just information.)

It's not about tracking everything. It's about tracking the right things—consistently.

The Five Core Elements of Your Dashboard

Your AI dashboard doesn't need to be fancy. But it does need to be focused. These five elements create a rock-solid foundation:

1. Cash Flow Overview

You need to know what's coming in, what's going out, and how much margin (or deficit) you're working with month to month. This is your financial pulse.

Artificial Intelligence tools like **Tiller Money**, **Monarch**, or **Empower** can pull this together by syncing with your accounts, tagging transactions, and even projecting cash flow forward.

Ask ChatGPT: "Based on this spreadsheet of income and expenses, what does my average monthly cash flow look like over the last 6 months? Am I trending positive or negative?"

2. Net Worth Tracker

This is your wealth snapshot. Assets minus liabilities. You can update this monthly, or let Empower do it for you automatically. It's not about obsessing over the number—it's about watching the trend. A simple line chart with monthly net worth updates becomes an encouraging visual of progress. Or, if the trend dips, it becomes your early warning system.

3. Goal Progress Monitors

Set 2–4 active goals. Not 10. Just the big ones. For example:

- "Save \$20,000 for down payment by next July"
- "Pay off \$12,000 in credit card debt by December"
- "Max out Roth IRA for 2025"
- "Reach \$1M net worth by age 60"

You can use Google Sheets, Notion, or an app like YNAB to track goal balances. Ask AI:

- “How much do I need to save monthly to hit this goal?”
- “If I skip 2 months of contributions, how far does it push back the timeline?”

4. Spending Snapshot

Instead of tracking *every* purchase, set high-level categories with limits:

- Housing
- Transportation
- Food
- Giving
- Fun/Miscellaneous

Then let your budgeting tool auto-tag transactions. Ask your dashboard, “Where am I overspending this month?” or “How does this month compare to my 6-month average?”

AI can flag spikes and give gentle nudges before things get out of hand.

5. AI-Generated Alerts and Recommendations

This is where your dashboard becomes smart. You can ask ChatGPT (via Google Sheets or CSV export):

- “What spending categories increased most over the last 3 months?”
- “Do I have enough margin to add \$200/month to my investment contributions?”
- “Which expenses are recurring and should be reviewed

for cancellation?”

Or use Zapier or Notion AI to auto-generate reminders like:

- “Monthly check-in: update net worth + review cash flow”
- “3 months left to max out Roth—\$2,000 to go”
- “Your dining out spending is 22% above your 6-month average”

Now your dashboard isn’t just reactive—it’s **proactive**.



Building It Without Breaking Your Brain

You don’t need a tech degree to build a dashboard. You can create one in less than 60 minutes using these basic tools:

- **Google Sheets** (free, highly customizable)
- **Tiller Money** (automated bank feeds into Google Sheets)
- **Empower** (great for investment and net worth tracking)

- **Notion** (for visual dashboards + goal tracking)
- **ChatGPT** (to analyze spreadsheets and generate insights)

Start small. Don't aim for perfection—aim for **visibility**. Over time, your dashboard becomes a habit, a touchpoint, and a coach.

Use It Monthly—Not Daily

Here's the best part: once built, you don't need to babysit your dashboard. Make the first Sunday of each month your check-in time. Grab a cup of coffee, open your dashboard, and ask:

- Are we trending in the right direction?
- Are we spending according to plan?
- Are we making progress on our goals?
- Is anything drifting or out of alignment?

It's a 30-minute reset that saves you weeks of stress down the road. You're no longer managing money in the dark. You're flying with instruments.

Bonus: Sharing the Dashboard with Your Spouse or Family

Financial tension often comes from miscommunication. A dashboard brings clarity into the conversation. Set a rhythm where both of you review the dashboard together. No blame, no surprises—just shared vision. Even with kids or teens, you can show parts of the dashboard to teach budgeting, saving, or giving goals. It's not just a tool—it's a *teaching platform* for your family values.

Final Word: You Don't Need More Tools—You Need One View

You probably already have 70% of the information you need. It's just scattered. The dashboard brings it together. AI makes it

smarter. You make it meaningful. This is where your finances go from something you react to... to something you lead. And when you have one clear place to check in, track progress, and get insight—you stop drifting and start building momentum.

It's not about perfection. It's about alignment. One screen. One rhythm. One smart system behind it. That's your dashboard. That's your edge.

Next Up

In Chapter 10, we'll walk through a **Monthly AI Money Ritual**—a simple, repeatable process to review your dashboard, act on Artificial Intelligence insights, and make each month smarter than the last.

Forget resolutions. Build rhythms. Let's turn financial clarity into a habit that sticks.

CHAPTER TEN

Monthly AI Money Rituals

Success with money isn't about intensity. It's about consistency. The truth is, most financial problems don't show up overnight. They build slowly—like a tire leaking air. You don't notice until your progress starts dragging, and by then, it's already cost you.

That's why you need a rhythm. Not a spreadsheet obsession. Not daily budgeting guilt. Just *a monthly moment* where you pause, assess, adjust, and move forward—intentionally. This is what I call the **Monthly AI Money Ritual**. It's a 30–45 minute rhythm that transforms your Artificial Intelligence tools, dashboards, and financial goals into a living, breathing system. One that runs in the background but keeps you in control.

In this chapter, we'll walk through:

- What to review (and what to ignore) each month
- How to use AI to surface insights you might miss
- A simple step-by-step routine that compounds clarity
- How this ritual becomes the backbone of your long-term wealth

You don't need hours. You just need a plan.

Why Monthly, Not Daily?

Before we get tactical, let's zoom out. A lot of people burn out on personal finance because they think they have to check accounts every day, log receipts after every purchase, or categorize expenses down to the penny. That's not sustainable. And with Artificial Intelligence, it's also unnecessary.

Instead of obsessing daily, you build a system that runs continuously—but only *needs your attention* occasionally. Once a month is enough to:

- Spot any leaks
- Realign your spending
- Track goal progress
- Optimize your strategy
- Make intentional decisions

It's like checking the instruments in the cockpit before takeoff. You don't fly blind—but you also don't need to recalibrate the altimeter every 30 seconds.

Step 1: Prepare Your Inputs

This first step happens automatically—if your system is set up well. Your dashboard (from Chapter 9) should already be syncing with:

- Bank and credit card accounts (via tools like Empower or Tiller)
- Your current spending and income flows
- Your goal progress trackers
- A net worth timeline or asset summary

If it's been 30 days since your last check-in, the data is now rich.

You don't need to re-enter it. You just need to *listen to what the data is telling you.*



Step 2: Ask Artificial Intelligence the Right Questions

Now that your data is in place, AI becomes your interpreter. You're not manually reviewing every line item—you're asking high-leverage questions like:

- "How did my cash flow change this month compared to last?"
- "Which spending category increased the most, and why?"
- "What's my updated timeline for paying off my credit card?"
- "Am I on track to max out my Roth IRA by the end of the year?"

- “Based on the last 3 months, are there subscriptions I should cancel or negotiate?”

If you’re using ChatGPT with a spreadsheet or Empower export, paste the data in and start prompting. You’ll get a concise report in plain English—no finance degree required. This isn’t about perfection. It’s about **awareness**. You can’t adjust what you can’t see.

Step 3: Review Your 3 Key Gauges

Every month, you want to glance at three vital signs. Think of these like the dashboard lights on your car:

1. Cash Flow

How much did you bring in vs. how much went out? Did you spend more than you earned—or less? Are you building margin?

If you’re negative, ask AI: “Where can I trim \$300/month without impacting essentials?”

2. Net Worth

This isn’t about ego. It’s about momentum. Did your overall position improve this month? If not, why?

Ask AI: “What changed in my net worth this month—was it savings, debt reduction, or investment growth?”

3. Goal Progress

Pick 2–3 active goals (saving for a trip, paying off debt, investing for retirement). Are you ahead or behind?

Ask AI: “What percentage of my savings goal did I reach this month? How can I speed that up by 10%?”

A monthly glance at these three markers gives you 90% of what you need to know.

Step 4: Make 1–2 Adjustments (Only)

You’re not overhauling your system each month. You’re fine-tuning. After reviewing the data, pick one or two micro-adjustments:

- Pause a subscription
- Increase a savings transfer
- Reallocate excess cash
- Shift investment contributions
- Cancel an upcoming expense
- Tweak your grocery budget

Small changes, made consistently, create massive results over time. Especially when Artificial Intelligence helps you prioritize where to act.

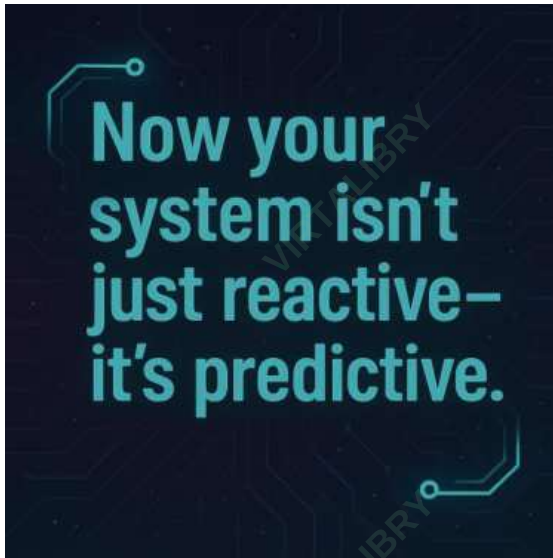
Step 5: Set a Reminder for the Next Check-In

The best system is the one you’ll actually stick to. Add a recurring calendar event labeled “Money Ritual” on the first Sunday (or Saturday morning, or last weekday) of each month. It doesn’t matter when you do it. It matters that you **do it every time**. Consistency builds confidence. Confidence builds wealth.

If you want to go next level, end your session by asking: “What should I watch out for in the next 30 days based on current trends?” Artificial Intelligence might alert you to:

- High upcoming bills
- Low projected cash flow
- A goal you're close to completing
- A spending trend to monitor

Now your system isn't just reactive—it's predictive.



Optional Bonus: Quarterly Deep Dive

Every 3 months, add a slightly deeper layer. Spend an hour once a quarter doing things like:

- Rebalancing investments (with AI's help)
- Updating your retirement projections
- Running "what if" scenarios (early retirement, career change, etc.)
- Reviewing tax-saving moves (Chapter 7)
- Checking for debt refinance opportunities (Chapter 6)

This quarterly ritual builds on your monthly rhythm without

adding overwhelm. It's like a pit stop in a race—you refuel, check your strategy, and keep driving.

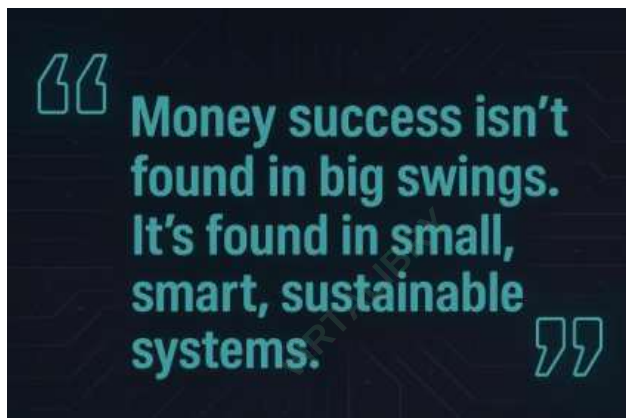
What Happens After 12 Months?

You won't believe how much clarity compounds when you stick to this ritual for a full year. You'll know where every dollar is going—without logging into five apps. Your goals will be visible—and progressing. Your investments will have direction—not guesswork. Your debt (if you have any) will have a plan. Your confidence will grow.

Most people drift financially—not because they're careless, but because they don't have rhythm. This ritual **gives you one**. With AI helping translate your data into decisions, you stop feeling overwhelmed... and start feeling in control.

Final Thought: The Rhythm Creates the Results

Money success isn't found in big swings. It's found in small, smart, sustainable systems. Your **AI Money Ritual** isn't meant to complicate your life. It's meant to *clear the fog*—and give you a steady process that gets better every time you repeat it.



No more wondering if you're doing the right thing. No more surprises in April or overdraft charges in October. No more feeling behind because you didn't check 14 apps every day. This ritual builds a life of financial confidence, one month at a time. That's the kind of wealth AI can help you create—not just in numbers, but in peace.

Coming Up Next...

In Chapter 11, we'll take things beyond the basics and look at how Artificial Intelligence can help you **level up your wealth** through real estate investing, side businesses, and passive income ideas—turning your dashboard and monthly rhythms into a launchpad for the next chapter of your financial story.

You've built the system. Now let's make it scale.

Part 4: Bonus Round - AI Power Moves

CHAPTER ELEVEN

AI in Real Estate, Side Hustles, and Business

So far in this book, we've used Artificial Intelligence to clean up, clarify, and systematize your personal finances. You've built a dashboard, dialed in your budget, planned for the future, and put systems in place that help your money run smarter—not just harder. But what's all this for?

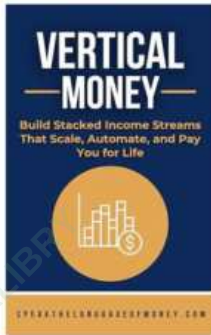
Eventually, financial clarity isn't just about security—it's about opportunity. Once your foundation is set, the next question becomes: **How can I grow?** Not just in net worth or income—but in *freedom, options, and impact*.

In this chapter, we'll explore how AI can help you **level up your wealth strategy** through:

- Real estate analysis and deal evaluation
- Launching or growing a side hustle
- Using AI tools to improve small business performance
- Identifying scalable, passive income streams
- Thinking bigger without risking everything

This is where “Speak the Language of Money” meets **Speak the Language of Growth**.

Speaking of **passive income streams**, check out our book on this topic: *Vertical Money: Build Stacked Income Streams That Scale, Automate, and Pay You for Life*



Vertical Money: Build Stacked Income Streams That Scale, Automate, and Pay You for Life (Speak the Language of Money) Kindle Edition

by Larry Jones (Author) Format: Kindle Edition

Related to: Speak the Language of Money

Stop chasing side hustles. Start building income that stacks—and sticks.

If you're burned out from trading time for money, juggling endless gigs, or relying on a single paycheck that keeps you stuck, Vertical Money is your blueprint to break free.

Author and builder Larry Jones delivers a refreshingly clear, step-by-step guide to designing income streams that scale, simplify, and support your life—not sabotage it.

In this powerful, practical playbook, you'll learn how to:

- Build vertically—income streams that grow with you, not against you
 - Start small with low-barrier alternatives like high-yield savings, affiliate media, and micro-assets
 - Scale into digital products, real estate, online business, and service models that run without you
 - Automate, delegate, and refine your systems until your money works while you rest
 - Decide whether to scale big or stay lean—without guilt or grind
- Whether you're just getting started, looking to level up a side gig, or want more margin in your already successful business, this book gives you the **framework, mindset, and tools** to make income work for your life—not the other way around.

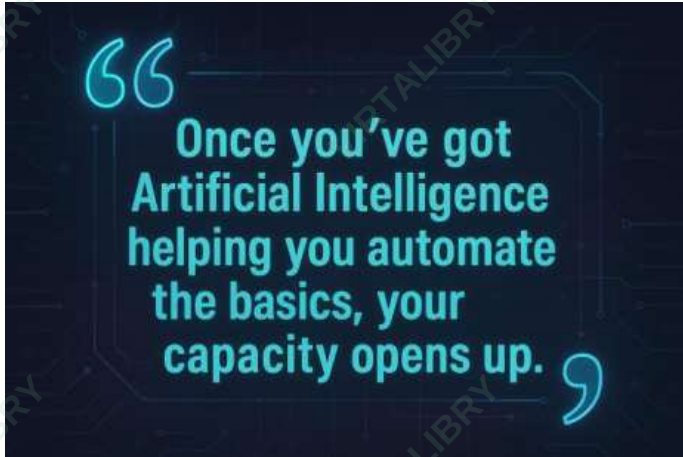
You don't need ten income streams.

You need the right 2-4 that align with your time, skills, and purpose.

From Financial Maintenance to Financial Expansion

Most people stay stuck in a cycle of maintenance. They pay the bills, track the budget, maybe invest a little—but their strategy doesn't *evolve*. The system becomes a cage instead of a launchpad.

But once you've got Artificial Intelligence helping you automate the basics, **your capacity opens up**. You gain time, clarity, and bandwidth. You can finally stop asking, "*Can we afford it?*" and start asking, "*What can we build?*" That's when things get fun.



Real Estate: Analyze Like a Pro (Without Being One)

Real estate is one of the most powerful wealth-building tools available. But it's also intimidating. The spreadsheets, financing, maintenance, taxes—it's a lot. That's why most people stay on the sidelines.

But Artificial Intelligence can flatten the learning curve and give you tools to analyze deals, evaluate cash flow, compare markets, and model financing structures—even if you've never owned a rental property in your life.

Let's say a property listing catches your eye. You can ask ChatGPT: "This duplex is listed at \$325,000. Estimated monthly rent is \$3,000 total. Mortgage rate is 7% with 20% down. Property taxes are \$3,000/year and insurance is \$1,200/year. What's the projected monthly cash flow after financing and expenses?"

In a few seconds, you'll get:

- A projected mortgage payment
- Estimated monthly cash flow

- A basic pro forma
- Cash-on-cash return
- Break-even analysis

Want to compare two properties? AI can line them up side-by-side—apples to apples. Want to adjust for repairs, management fees, or vacancy? Just update your prompt. You're no longer making guesses. You're making moves—intelligently.

Side Hustles: Turn Ideas into Income (with AI as Your Business Partner)



Maybe you've got a creative itch. Maybe you want to test a new product, launch a course, or finally monetize your skills. AI is like having a business partner who works for free, 24/7. You can ask:

- "Help me brainstorm 5 scalable side hustle ideas that fit my skill set and time availability."
- "Write a sample outline for an online course I could sell to beginner photographers."
- "Generate a 12-week content plan for launching a new Etsy shop that sells digital planners."
- "Create a pricing structure for a part-time video editing

business.”

- “Draft a landing page for a financial coaching offer targeting young professionals.”

You don’t need to know marketing, copywriting, or operations. AI helps you:

- Validate ideas
- Test pricing models
- Write marketing emails
- Build websites
- Simulate profitability

You bring the hustle. AI brings the horsepower.

Small Business Optimization: Artificial Intelligence as Your Ops Assistant

If you already own a business—even a small one—AI can help you run leaner, smarter, and faster. Here are just a few ways Artificial Intelligence can improve your operations:

- Summarize customer feedback and reviews to identify common issues
- Write job descriptions, SOPs, or email templates in your voice
- Review financial statements and point out inefficiencies
- Analyze pricing models and suggest improvements
- Build Excel models for inventory or cost tracking
- Create onboarding checklists for new clients or contractors

Let’s say you run a service-based business. You can ask:

“Here’s my last 6 months of revenue and expenses. Where are my

margins thin? How can I cut costs by 10% without reducing quality?”

Or:

“Based on these 10 reviews, what do customers value most about my business—and how can I emphasize that in my marketing?”

AI doesn’t just make your life easier. It helps you lead like an owner—not just a worker.

Passive (or Passive-Adjacent) Income: Let AI Help You Find and Build Scalable Streams

Let’s be clear—true “passive income” is rare. Most income streams require effort up front, systems to run, and occasional oversight. But many of them become **low-lift, high-reward** if set up correctly.

Artificial Intelligence can help you explore, vet, and test these options:

- Self-publishing a short eBook (yes, even using AI for first drafts)
- Creating digital products like templates, guides, or courses
- Licensing your intellectual property (music, photography, teaching assets)
- Running a low-maintenance e-commerce or dropshipping business
- Affiliate marketing through niche blogs or YouTube content
- Offering AI-augmented services (coaching, consulting, freelancing)

Want to explore opportunities that fit your situation? Ask AI:

- “What are 3 digital product ideas I could create using my background in [insert your field]?”
- “How could I package my life experience into a passive income stream in under 60 days?”
- “What low-cost online businesses have the potential to generate \$500/month within 90 days?”

This isn’t about getting rich quick. It’s about **diversifying your income intelligently**, using AI to collapse the learning curve and minimize wasted effort.

Navigating Growth Without Losing Focus

Artificial Intelligence can open the door to dozens of new opportunities—but not every opportunity is right for you. The goal isn’t to do *more*. The goal is to do the *right things* at the right time. That’s why your dashboard (Chapter 9) and monthly ritual (Chapter 10) matter. They keep you centered.

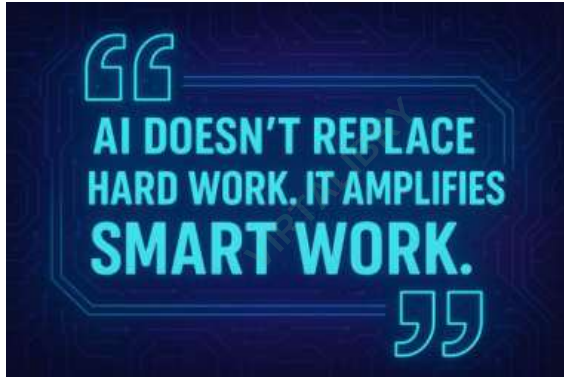
Before jumping into your next wealth-building move, let AI help you reflect. Ask:

- “What’s my current margin of time and energy?”
- “Which wealth-building option aligns with my long-term goals and risk tolerance?”
- “If I say yes to this, what will I need to say no to?”

AI can’t make your decisions for you. But it can *show you the trade-offs*—so you don’t grow in one area at the expense of another.

Final Thought: You’re the CEO—AI Just Expands Your Boardroom

You don't need to be an investment genius or a serial entrepreneur to grow your wealth. You just need a clear head, a simple system, and the right tools. AI doesn't replace hard work. It *amplifies smart work*. It turns your questions into roadmaps. Your goals into simulations. Your limitations into leverage points.



You already built the foundation. Now it's time to step into the next level of leadership over your money. So go ahead—think bigger. Test the idea. Run the numbers. Ask the questions. Because now you have a financial team that never sleeps.

Up Next

In Chapter 12, we'll look toward the horizon. You'll learn how AI is shaping the future of money—what's coming, what to watch for, and how to stay ahead of the curve without getting lost in the hype.

You're not just building wealth for today. You're building a future that's adaptable, resilient, and visionary. Let's talk about the future—because you're already walking into it.

CHAPTER TWELVE

The Future of Money: AI and What's Coming

There's an old saying in tech: "The future is already here—it's just not evenly distributed." When it comes to Artificial Intelligence and personal finance, that couldn't be more true.

While some people are still arguing about whether AI is dangerous or just another trend, others are quietly using it to transform the way they manage, grow, and multiply their money. They're automating their finances, optimizing their taxes, forecasting cash flow, building scalable income streams, and making confident decisions—all while others are still logging into their bank accounts manually and trying to remember if the electric bill got paid.

Here's the thing: **You don't have to be a futurist to benefit from what's coming.** But you do need to understand the direction this train is moving—and make sure you're on it.

This chapter is your sneak peek into the future of money and AI. We'll cover:

- What's already happening in the AI finance space
- What's coming next (and it's sooner than you think)
- Why personalization is the next frontier

- How to stay prepared without being overwhelmed
- What you *shouldn't* outsource to AI—no matter how good it gets

Let's lift our eyes, look down the road, and position ourselves to lead—not lag.

What's Already Here (But Most People Haven't Noticed)

Some of the future has already arrived—and you're probably using parts of it without realizing. If you've used:

- **Empower.com** or **Tiller** to automatically track your finances
- **TurboTax** or **TaxSlayer** to suggest deductions based on your unique situation
- **Credit Karma** to simulate how paying down a credit card would affect your score
- **AI-enhanced investment platforms** like Wealthfront or Betterment to automatically rebalance your portfolio

...then you've already stepped into the AI-driven future of money. These platforms use algorithms, data science, and increasingly generative AI to do what used to require a high-paid advisor or full-time CFO. But that's just version 1.0.

What's Coming Next: Artificial Intelligence That Knows You

The next wave of AI in personal finance will be deeply **personalized**. Not just a fancy budgeting app—but an intelligent assistant that:

- Knows your financial goals
- Understands your spending rhythms
- Anticipates upcoming life events

- Monitors changes in legislation or interest rates
- Suggests adjustments in real time

Imagine this: You're planning a trip to Disney next summer. Your AI financial assistant says, "Based on your current spending habits and cash flow, you'll be short by \$850 by June. Would you like me to set up a savings rule that automatically transfers \$150/month into your travel fund starting now?"

Or imagine this: You get a bonus at work, and your AI says, "Congratulations! If you put 40% of this bonus toward your mortgage, you'll shave 2.3 years off your payoff timeline. Want me to simulate the impact versus putting it toward your Roth IRA instead?"

That level of contextual, proactive, real-time *financial coaching* is where AI is headed — and it's coming fast.

Hyper-Personalized Financial Planning (In Your Pocket)

Most financial advice today is generic, such as:

- "Save more."
- "Invest early."
- "Cut expenses."

But AI-powered planning will soon offer:

- Dynamic retirement roadmaps that update in real time
- Tax-loss harvesting optimized to your income bracket
- Investment allocations that shift based on market conditions and your life goals
- AI that learns how you respond to risk and tailors its recommendations accordingly

We're not talking about chatbots spitting out budgeting tips. We're talking about a **co-pilot for your entire financial life**—custom-built, always learning, and always adapting.



You won't have to ask, *"What should I do?"* It will tell you, *"Here's what's next—and why."*

The Risk: Getting Lazy with Automation

Here's where we pause for a quick warning. Artificial Intelligence is powerful. But if you're not careful, it can lull you into **passivity**. Just because something is automated doesn't mean it shouldn't be **reviewed**.

You still need to:

- Understand *why* your portfolio is doing what it's doing
- Stay aware of your spending triggers
- Make values-based decisions that reflect your priorities

- Periodically adjust your systems as life changes

The AI can assist. But you're still the CFO of your life. Outsource complexity, sure. But **don't outsource responsibility**.

How to Stay Ahead (Without Getting Overwhelmed)

You don't need to download every shiny new app or become an AI engineer to stay ahead. Here's how to keep your edge without losing your mind:

1. Commit to 1% Improvements

You don't need to overhaul everything overnight. Just look for the next small win. Maybe this month, it's getting your financial dashboard fully synced. Next month, it's automating one savings goal. After that, maybe you test ChatGPT for investment analysis. Compounding small steps has greater impact than inconsistent big leaps.

2. Keep Asking Better Questions

Artificial Intelligence is only as good as the questions you ask. Practice prompt engineering. Don't just ask: "How do I budget?"

Try: "Given my income, debt, and savings goals, what's an ideal budget breakdown to hit financial independence by age 60?"

3. Stay Curious

Tech changes fast—but principles remain the same. Stay curious about both. Read. Experiment. Tweak. The person who is *curious* always has an edge over the person who is just *following rules*.

4. Revisit Your Ritual

As your life changes, your monthly AI Money Ritual (Chapter 10) should evolve. Add new KPIs. Review new tools. Stay agile.

5. Follow the Right Voices

Cut through the noise. Follow creators, bloggers, and financial minds who are AI-aware but principle-centered. Find a few trusted sources—don't chase every trend.

Looking Further Ahead: AI + Blockchain + You?

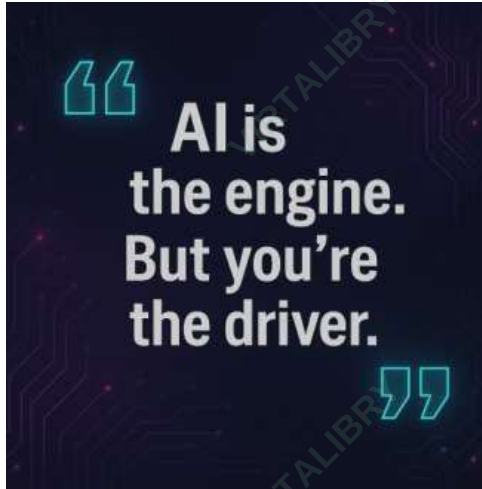
Somewhere on the horizon sits a convergence of AI + blockchain + personalized finance. Smart contracts. Tokenized assets. Real-time asset trading. Peer-to-peer lending with AI underwriting. It's all coming.

But you don't have to master it all today. What matters is your posture: **ready, not reactive**. If you've built your AI-ready financial system, you'll be able to pivot and benefit as these innovations arrive.

Final Thought: You Are the Advantage

Technology will always evolve. That's a given. But here's what won't change: The person who understands their values, sets clear goals, and consistently shows up with intention will *always* outperform the person who lets technology lead them blindly.

AI is the engine. But **you're the driver**.



So use the tools. Build the systems. Ask the hard questions. Dream big. But never forget: You are your biggest financial asset—and now, you're equipped to use AI to multiply that value like never before.

The future's not just coming. It's here. And you're ready.

Conclusion

CONCLUSION

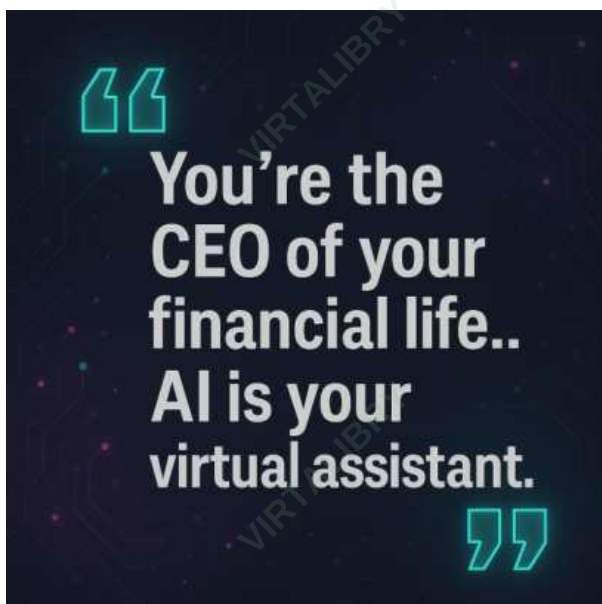
AI Is the Assistant. *You* Are the CEO

By now, you've taken a journey most people haven't even realized they need to begin. You've explored the world of AI through the lens of something deeply personal and often intimidating: **your money**. You've confronted spreadsheets, budgets, debt, goals, and investments—not with fear, but with curiosity and boldness. You've stopped seeing Artificial Intelligence as something "out there" and started seeing it as a tool that belongs **in your hands**.

You've learned how to:

- Create your own AI-ready financial system
- Use tools to budget smarter and automate more
- Predict your cash flow like a CFO
- Analyze your investments like a seasoned planner
- Manage your debt with grace, not guilt
- Optimize your taxes and plan for the future
- Monitor everything with dashboards and rituals
- And build new income streams powered by creativity and tech

And most importantly—you've reframed your role. You're not just a budgeter anymore. Not just a bill-payer or a saver. You're the **CEO of your financial life**. And AI? It's your team. It's your virtual assistant.



The Real Win Isn't Automation—It's Awareness

Here's the surprising truth: All this automation, all this insight, all these dashboards—they aren't really about saving time or cutting costs. They're about **paying attention**.

Artificial Intelligence lets you stop flying blind. It gives you a clear picture of where you are and where you're headed. It frees your mind from the constant clutter of financial stress so you can focus on what actually matters: your family, your calling, your impact.

Money should be a **tool** in your life—not a burden. And now, you've built the system that makes that possible.

The Power of Tiny Compounding Decisions

Maybe you're not feeling "rich" yet. Maybe you're still working through debt, or waiting for income to increase, or wondering

when this system will *finally* start producing some fruit. That's okay. AI doesn't work magic. **But it does multiply your consistency.** Every time you:

- Revisit your AI dashboard
- Adjust a savings goal
- Ask ChatGPT to analyze an investment
- Use a smart prompt to plan a purchase or compare two options
- Auto-tag your transactions or simulate next month's budget

...you are making *one more smart financial decision*. And those decisions compound. Slowly at first. Then suddenly.

What To Do Next (Start Here)

Let's bring this back to earth. You don't need a grand vision today. You just need to take the next step. Here are five simple places to start—or continue:

1. Establish Your Monthly Ritual (Chapter 10): This is the anchor of everything. Put a recurring 60-minute appointment on your calendar. This is your meeting with the CFO (you) and your AI assistant (tools like ChatGPT, Empower, etc.). Run the numbers. Review the dashboards. Look ahead.

2. Ask a Better Prompt Every Week: Each week, challenge yourself to ask AI one good financial question. Make it practical. Make it personal. Let it help you think through your goals from a new angle.

3. Review Your Top Financial Goals: Are you saving for a home? Paying off debt? Preparing for a major life change? Write them down. Let AI help simulate how to reach them. Use the tools to

move closer, one inch at a time.

4. Explore a Growth Opportunity: Real estate. Digital products. Side hustle. Passive income. Whatever your next-level step looks like—let AI walk with you through the research, planning, and decision-making.

5. Share the Knowledge: You don't have to be an expert to help someone else. Share what you're learning. Forward a helpful AI prompt. Send a friend or family member a section of this book. Financial freedom grows faster when it's shared.

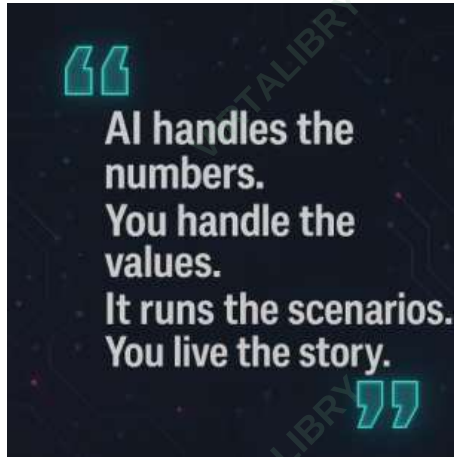
What Artificial Intelligence Can't (and Shouldn't) Do

Let's wrap up this book with a reminder. As amazing as this technology is, there are still things it can't do. Things it shouldn't do include:

- AI can't tell you what matters most to your family.
- AI can't remind you to stay generous when times get tight.
- AI can't make you content, or patient, or wise.
- AI can simulate the future—but it can't live it for you.

And that's the beauty of it.

AI handles the numbers. You handle the values. It runs the scenarios. You live the story.



This Book Is a Beginning, Not an Ending

If you've made it this far, you're already miles ahead of the average person. Most folks are still stuck in spreadsheet chaos, drowning in bills, hoping things just "work out." But you? You've chosen to lead.

You've built a system. You've embraced the tools. You've challenged the assumptions. Now the fun begins.

In the pages of this book, you've built something rare: a personalized, flexible, AI-supported financial life. And that means, for the first time in a long time, you're not just reacting to money. You're directing it.

You're not being pushed around by financial stress. You're leading with strategy. You're not at the mercy of bad habits, old systems, or vague goals. You're clear. You're focused. You're equipped. And you're just getting started.

Final Words: Lead the Way

Let me leave you with this: AI is not here to replace your wisdom, your intuition, or your leadership. It's here to amplify them.

The next decade will be shaped by those who know how to use tools like Artificial Intelligence to build something lasting. Not just faster results or shinier dashboards—but smarter decisions, clearer priorities, and deeper impact.

So don't wait for perfection. Don't wait until you "feel ready." You already are.

Lead your financial life with boldness. Ask great questions. Build simple systems. Review often. Stay curious. And when in doubt—run the prompt and see what happens.

Welcome to the future of money. You're not a spectator anymore. You're the architect.

Let's build something beautiful.

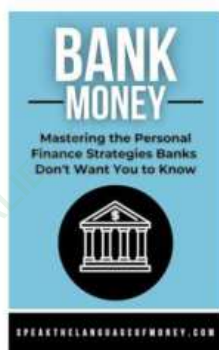
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INFORMATION HELPFUL, PLEASE BE SURE TO
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SPEAKTHELANGUAGEOFMONEY.COM

SpeaktheLanguageofMoney.com is your one-stop source of information to help you understand and speak money fluently. Here are some additional titles written and edited by Larry Jones:

1. Bank Money: Mastering the Personal Finance Strategies Banks Don't Want You To Know. Available at Amazon.com.



Bank Money: Mastering the Personal Finance Strategies Banks Don't Want You to Know (Speak the Language of Personal Finance) Kindle Edition
by Larry Jones (Author) Format: Kindle Edition
Part of: *Speak the Language of Personal Finance* (9 books)

What if you could stop acting like a bank customer... and start acting like the bank itself?

You've been taught to save, scrimp, and avoid debt. Meanwhile, banks take your money, multiply it, and earn profit 24/7—even when the economy's uncertain. So here's the question:

Why aren't you doing the same?

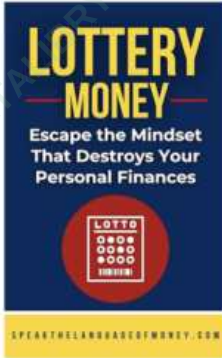
In *Bank Money: Mastering the Personal Finance Strategies Banks Don't Want You to Know*, author Larry Jones flips the script on traditional personal finance advice and shows you how to stop playing defense and start building wealth the way banks do.

This isn't another budget book. It's a blueprint for creating your own personal financial ecosystem—leveraging the same tactics banks, lenders, and wealthy families use to generate cash flow, protect capital, and grow income without trading time for money.

Inside, you'll learn how to:

- Use the "Bank Spread" to earn profit from your own money
- Build your own personal banking system using specialized life insurance
- Tap into the Infinite Banking Concept—without the hype or confusion
- Create passive cash flows from lenders, real estate, royalties, and more

2. Lottery Money: Escape the Mindset That Destroys Your Personal Finances. Available at Amazon.com.



Lottery Money: Escape the Mindset That Destroys Your Personal Finances (Speak the Language of Personal Finance) Kindle Edition

by Larry Jones (Author) Format: Kindle Edition

Part of: Speak the Language of Personal Finance (8 books)

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Lottery Money: Escape the Financial Mindset That Destroys Your Personal Finances

Are you stuck in the trap of "someday" wealth? You're not lazy. You're not broken. You've just been sold a lie: "One big break will change everything."

The lottery. The crypto moonshot. The six-figure side hustle. But here's the truth...

Wealth isn't won. It's built. And you don't need luck—you need a process.

Stop Chasing Jackpots. Start Building Legacy.

In *Lottery Money*, financial author Larry Jones pulls back the curtain on the Lottery Money Mindset—the silent killer of personal finances. This isn't a get-rich-quick book. It's your roadmap out of:

- Procrastination disguised as hope
 - Overspending fueled by "future me" thinking
 - Risky bets masked as ambition
- And into:

3. *Flywheel Money: Creating Unstoppable Momentum In Your Personal Finances.* Available at Amazon.com.



Flywheel Money: Creating Unstoppable Momentum In Your Personal Finances (Speak the Language of Personal Finance) Kindle Edition

by Larry Jones (Author) Format: Kindle Edition

Part of: Speak the Language of Personal Finance (7 books)

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Wealth isn't built in a day. It's built in motion.

What if your money could move faster... grow stronger... and build itself—without you grinding forever?

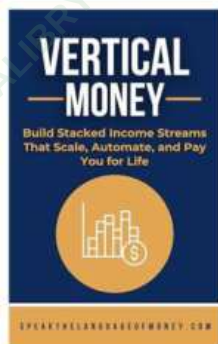
In *Flywheel Money*, author Larry Jones shows you how to apply the powerful "flywheel" concept from Good to Great to your personal finances. Instead of chasing get-rich-quick schemes or burning out on extreme budgets, you'll learn how to create a simple, repeatable system that gains unstoppable momentum over time.

This isn't another boring finance book. This is your blueprint for building wealth that works like a machine—quietly spinning, accelerating, and delivering results long after your initial push.

Inside, you'll discover:

- **The 5 Pushes of Financial Momentum** – Small, smart moves that power exponential growth.
 - **Reinvestment: The Superpower Move** – How to recycle your returns for unstoppable acceleration.
 - **Tools That Push for You** – Platforms, dashboards, and systems that keep your wheel spinning automatically.
 - **The Financial Independence Flywheel** – How to know when you've reached "enough" and start living free.
 - **A simple manifesto** to keep your money moving—no matter what life throws your way.
- Whether you're starting from scratch, recovering from setbacks, or ready to scale, *Flywheel Money* gives you the tools to build a financial system that practically runs itself.

4. *Vertical Money: Build Stacked Income Streams That Scale, Automate, and Pay You for Life.* Available at Amazon.com



Vertical Money: Build Stacked Income Streams That Scale, Automate, and Pay You for Life (Speak the Language of Money) Kindle Edition

by [Larry Jones](#) (Author) Format: Kindle Edition

Related to: [Speak the Language of Money](#)

Stop chasing side hustles. Start building income that stacks—and sticks.

If you're burned out from trading time for money, juggling endless gigs, or relying on a single paycheck that keeps you stuck, *Vertical Money* is your blueprint to break free.

Author and builder Larry Jones delivers a refreshingly clear, step-by-step guide to designing **income streams that scale, simplify, and support your life—not sabotage it.**

In this powerful, practical playbook, you'll learn how to:

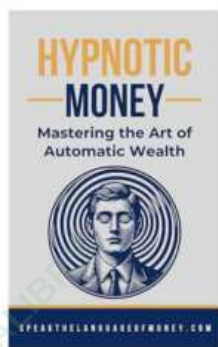
- Build verticals—income streams that grow with you, not against you
 - Start small with low-barrier alternatives like high-yield savings, affiliate media, and micro-assets
 - Scale into digital products, real estate, online business, and service models that run without you
 - Automate, delegate, and refine your systems until your money works while you rest
 - Decide whether to scale big or stay lean—without guilt or grind
- Whether you're just getting started, looking to level up a side gig, or want more margin in your already successful business, this book gives you the **framework, mindset, and tools** to make income work for your life—not the other way around.

You don't need ten income streams.

You need the right 2-4 that align with your time, skills, and purpose.

5. *Hypnotic Money: Mastering the Art of Automatic Wealth.*

Available at Amazon.com



Hypnotic Money: Mastering the Art of Automatic Wealth (Speak the Language of Money) Kindle Edition

by [Larry Jones](#) (Author) Format: Kindle Edition

Related to: [Speak the Language of Money](#)

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Hypnotic Money: How to Automate Your Budget, Savings, Investing, and Debt Payoff for Lasting Financial Freedom

Tired of budgeting burnout, financial anxiety, or always wondering where your money went? *Hypnotic Money* is your step-by-step guide to building an automatic personal finance system that works—even when you're not thinking about it.

In this practical financial planning book, you'll learn how to automate your money using proven strategies for budgeting, saving, debt payoff, investing, and charitable giving.

You'll discover:

- How to set up a zero-stress budget that runs on autopilot
- Ways to automate bill payments, savings, retirement investing, and debt reduction
- The secrets to creating financial routines that stick
- A method for building financial margin—even on a modest income

With support from the author, you'll receive a free bonus: a 30-day money mindset challenge.

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Accessibility

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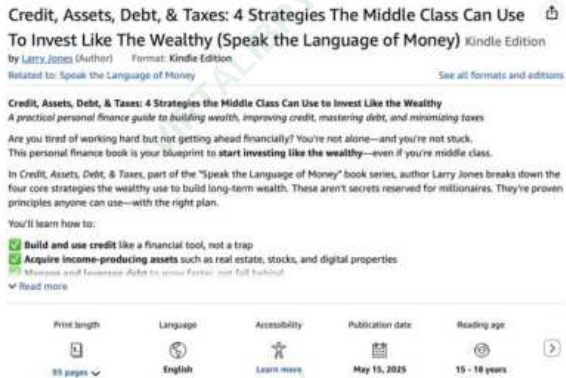
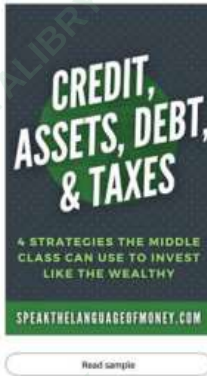
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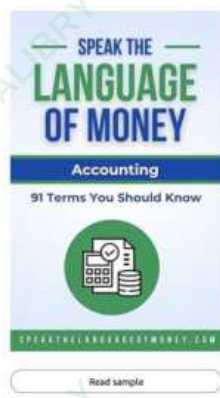
6. *Credit, Assets, Debt, & Taxes: 4 Strategies The Middle Class Can Use To Invest Like The Wealthy.* Available at Amazon.com



7. *Speak the Language of Money: Investing*. Available at Amazon.com



8. *Speak the Language of Money: Accounting*. Available at Amazon.com.



Speak the Language of Money: Accounting Kindle Edition

by Larry Jones (Author) Format: Kindle Edition

Part of: Speak the Language of Money (2 books)

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Speak the Language of Money: Accounting—Unlock Financial Fluency!

Unlock the Power of Financial Fluency with *Speak the Language of Money: Accounting*—the second book in the *Speak the Language of Money* series!

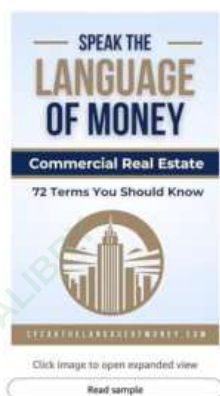
In a world where financial literacy is a key driver of success, understanding accounting isn't just for professionals—it's essential for anyone who wants to build financial confidence and make smarter decisions. Whether you're a business owner, investor, or someone looking to better manage personal finances, this book is your ultimate guide to mastering the essential language of accounting.

With *Speak the Language of Money: Accounting*, you'll explore 91 core accounting terms, broken down in a clear, approachable way to help you navigate financial reports, understand key concepts, and apply practical insights to real-world situations. From basic principles like "Assets" and "Liabilities" to more complex topics such as "Depreciation," "Equity," and "Cash Flow Statements," each chapter offers digestible definitions, examples, and takeaways designed to build your accounting fluency step-by-step.

Why does speaking the language of accounting matter? Because accounting is the backbone of financial health, influencing everything from daily budgeting to long-term investment strategies. By learning this language, you'll be empowered to:

- Decode financial statements with ease
- Make informed decisions that drive profitability
- Communicate effectively with stakeholders, accountants, and investors
- Avoid costly financial mistakes
- Identify new financial opportunities others may overlook

9. *Speak the Language of Money: Commercial Real Estate.* Available at Amazon.com.



Speak the Language of Money: Commercial Real Estate Kindle Edition

by Larry Jones (Author) Format: Kindle Edition

Part of: Speak the Language of Money (1 books)

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Speak the Language of Money: Commercial Real Estate—Unlock Financial Success Through CRE Mastery

In a world where financial literacy can shape your future, understanding the language of money is essential—especially in commercial real estate (CRE). If complex industry jargon has ever left you feeling lost, *Speak the Language of Money: Commercial Real Estate* is here to change that. This guide breaks down 72 key terms, from "Acre" and "Appraisal" to "Capitalization Rate" and "Debt Service," empowering you with the knowledge to navigate the CRE world with confidence.

This book goes beyond simple definitions, offering practical examples and insights that help you apply these terms in real-world scenarios. With each chapter, you'll learn how to assess deals, optimize strategies, and make informed decisions. Gain the confidence to negotiate with brokers, lenders, and investors, speaking their language fluently to recognize opportunities others might miss.

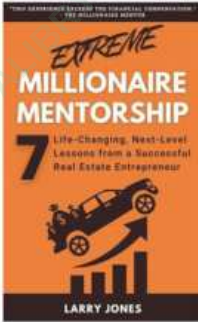
Why does this matter? Because understanding CRE isn't just about money—it's about making smart investments, growing your wealth, and securing your financial future. Whether you're new to the field or a seasoned investor, mastering these terms will enable you to navigate market trends, avoid common pitfalls, and capitalize on lucrative opportunities.

Commercial real estate is more than just properties; it's about leveraging assets to create wealth. With this book, you'll unlock the skills to structure deals, anticipate market changes, and protect your investments. Equip yourself with the tools to turn obstacles into opportunities and speak the language of money with fluency and precision.

Speak the Language of Money: Commercial Real Estate is your roadmap to financial empowerment and success in CRE. Grab your copy now and start your journey today and transform knowledge into wealth.

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10. *Extreme Millionaire Mentorship: 7 Life-Changing, Next-Level Lessons from a Successful Real Estate Entrepreneur.* Available at Amazon.com.



Extreme Millionaire Mentorship: 7 Life-Changing, Next-Level Lessons from a Successful Real Estate Entrepreneur Kindle Edition

by Larry Jones (Author) Format: Kindle Edition
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Looking for a great read to "level-up" your leadership? Larry's "Extreme Millionaire Mentorship" should be on your list! Don't let the "real estate" subtitle fool you — this read is for ANYONE in a leadership position or just figuring out significant life lessons. His candid lessons provide a valuable roadmap for ANY individual navigating the complexities of fast-paced challenging situations. The relatable anecdotes create a mentorship-like atmosphere as you read, making it feel as though I am personally experiencing what Larry experienced — and being guided by Larry's fast-paced challenge-welcoming millionaire mentor! Whether you're just starting a new career or looking to level up your leadership impact where you are, this book serves as a thought-provoking and a must-read for those seeking practical wisdom from someone else's meaningful mentorship. Highly recommend. - from a Testimonial on LinkedIn

Are you tired of feeling stuck in your career, yearning for a breakthrough but unsure how to achieve it? If so, "Extreme Millionaire Mentorship" is the book you've been waiting for. This captivating journey of personal growth and transformation is based on the author's own extraordinary experiences working alongside a highly successful real estate entrepreneur.

Within these pages, you'll discover the powerful lessons that propelled the author from middle management to executive leadership in just 12 months. "Extreme Millionaire Mentorship" isn't just a book; it's a roadmap to success for those who dare to embrace the challenges of extreme mentoring.

11. Heroic Personal Finances for Christians: Accelerating Past Average With Your Money Plan. Available at Amazon.com.



Heroic Personal Finances for Christians: Accelerating Past Average With Your Money Plan Kindle Edition

by Larry W. Jones (Author) Format: Kindle Edition
4.0 ★★★★★ 16 ratings

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Are you a Christian who has gone through church small group money classes such as Crown Financial or Financial Peace University? If so, have you felt like there are important money management strategies missing from their content?

Have you ever wondered if there is more to financial investing than a four-part, 25% in growth stock mutual funds approach? Have you ever questioned if a focus on stock market investing, college savings, and paying off the home early can really create long-term wealth? Have you ever had the thought that maybe certain financial "experts" have "painted themselves into a corner" when it comes to advanced money management practices?

In this book, the author draws on the rich insights of a variety of experts such as Tim Ferriss, Robert Kiyosaki, Andy Stanley, Robert Morris, Tony Robbins, Stephen Covey, Napoleon Hill, Michael Hyatt, R. Nelson Nash, and Dave Ramsey.

Using valuable "suggests" of financial wisdom from these renowned experts, Generosity Pastor Larry Jones dug himself out of debt TWICE for a grand total of \$130,000 in debt repayment over nine years. And in the middle of this financial mess, he

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