Building Financial ReadinessThrough AI Tools

He Thrives: Washington D.C.

Who Are We?

The AI Cowboys is a Texas-based innovation team specializing in Artificial Intelligence, Machine Learning, and Quantum Computing. We are industry partners with the National Security Collaboration Center working at UT San Antonio. We partner with communities, schools, nonprofits, small businesses, and government organizations to bring accessible AI education, solutions, and practical tools to everyday people.

Website: www.theaicowboys.com

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How AI Helps in All These Apps

AI operates behind the scenes to simplify your financial life. Here's how it helps:

Automatic Categorization

AI reads your transactions and organizes them into groceries, bills, gas, etc.

Spending Pattern Detection

AI learns your habits and shows trends you might not notice.

Subscription Identification

AI scans transactions to spot recurring charges.

Savings Recommendations

AI suggests ways to cut costs or save money.

Cash-Back Matching

AI finds coupons, deals, and cash-back opportunities.

Smart Forecasting

AI predicts future bills, savings, and spending spikes.

In one sentence: AI turns confusing money data into simple, clear, helpful insights.

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Common Terms You'll Hear Today

Budget

A plan for how you use your money

Expenses

What you spend (bills, groceries, gas)

Subscriptions

Monthly automatic charges

AI

Technology that learns your patterns

Cash-Back

Money earned back from purchases

Forecasting

Predicting future spending/income

Why Budgeting Is Important

1. Reduces financial stress
2. Builds savings
3. Avoids surprise expenses
4. Gives control over your money
5. Helps prepare for emergencies

AI-Powered

How AI Makes Budgeting Easier

- Tracks your spending automatically
- Categorizes expenses for you
- Finds unnecessary subscriptions
- Sends alerts when spending rises
- Creates savings goals
- Finds coupons and discounts

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Let's Review Some Popular Apps For Personal Finance

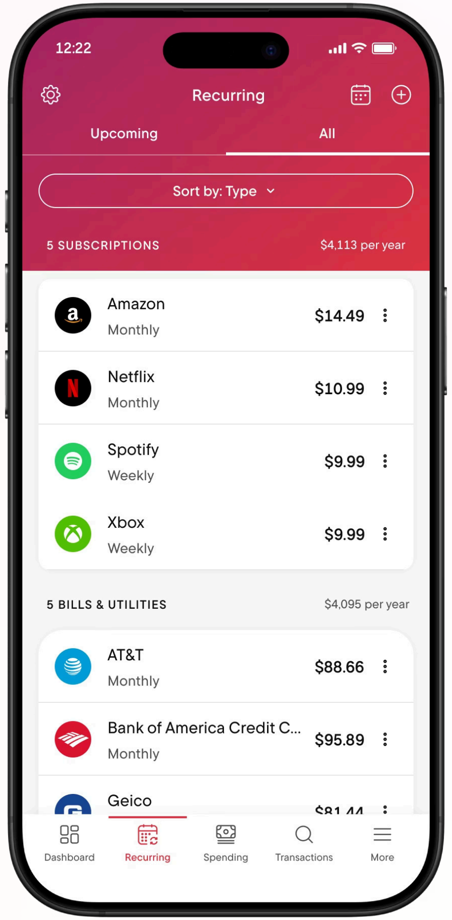
Why: Leveraging AI to helps users effectively manage their money and achieve their financial goals.

Rocket Money

Subscription Manager

- Finds all recurring subscriptions
- Helps cancel unused ones
- Tracks bills and spending patterns

URL: https://www.rocketmoney.com

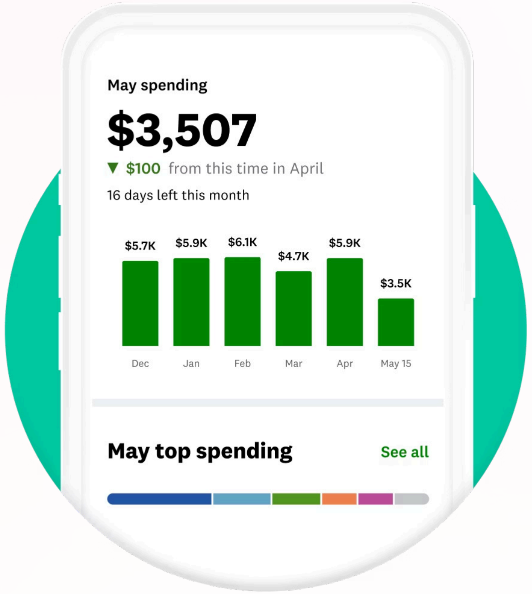


Mint

Beginner Budget Tracker

- Categorizes transactions
- Shows spending breakdowns
- Helps create simple budgets

URL: https://mint.intuit.com



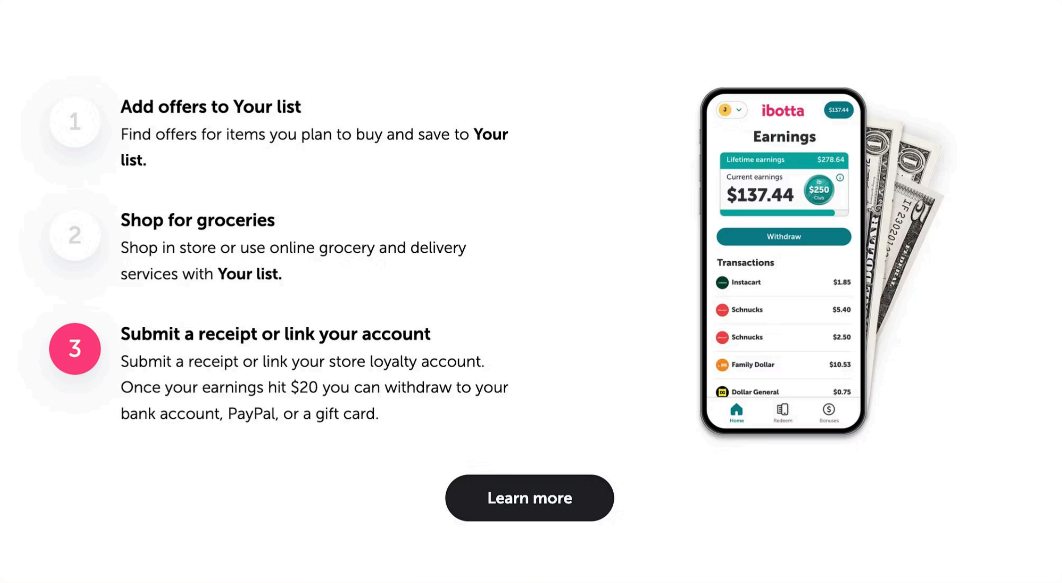
Not your actual amounts.
For display only.

Ibotta

Grocery & Retail Cash-Back

- Cash-back for groceries & essentials
- Upload receipts or link loyalty cards
- Works with H-E-B, Walmart, Target, CVS

URL: https://www.ibotta.com

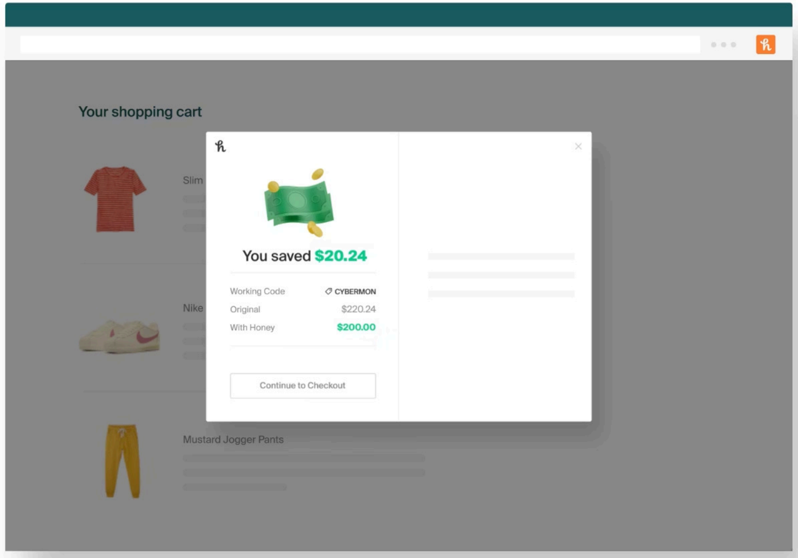


Honey

Automatic Mobile Coupons

- Finds coupon codes
- Tracks price drops
- Activates discounts during checkout

URL: https://www.joinhoney.com

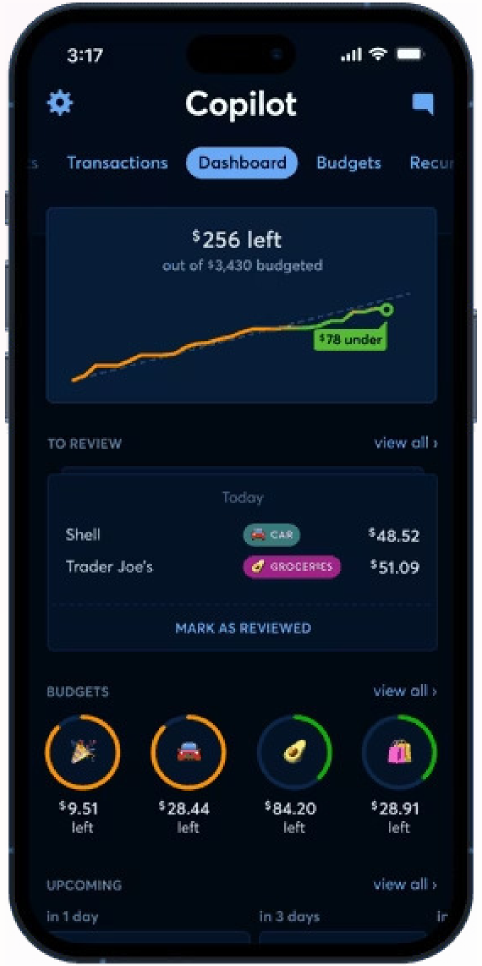


Copilot Money

AI Spending Insights

- AI analyzes spending
- Predicts monthly expenses
- Tracks net worth

URL: https://copilot.money



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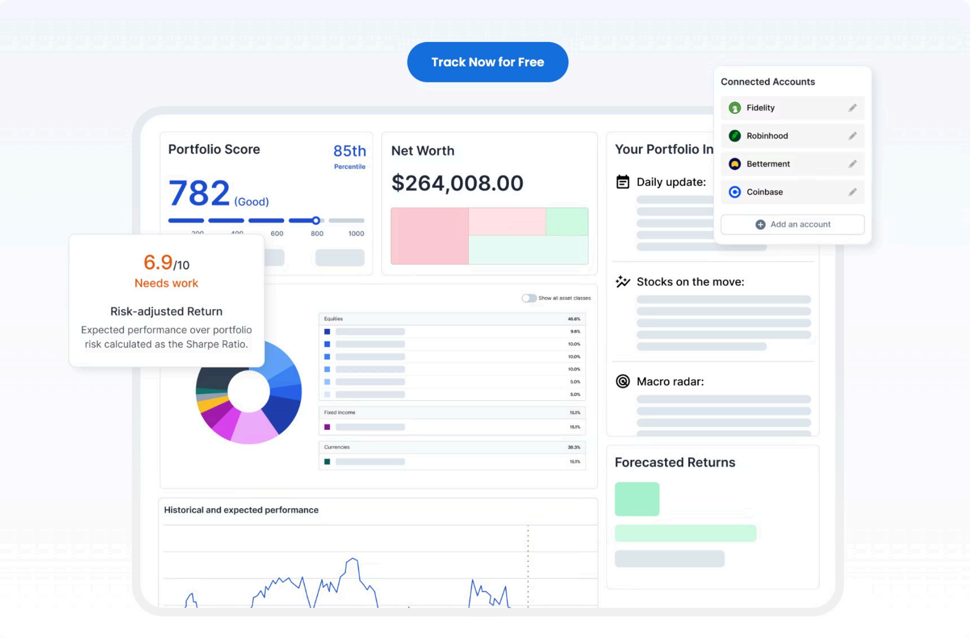
Portfolio Pilot

Complete financial advice for self-directed investors

- Portfolio Tracking
- Investment Advice
- Tax Optimization
- Retirement Planning

URL: https://portfoliopilot.com/



Interactive Activity:

Know Your Spending

1	Open your bank app.
2	Review the last 7 days.
3	Identify your top 3 spending categories.
4	Do you have a plan to minimize spending?

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What AI Can Predict for You

What if rent increases $50?

What if you save $25 weekly?

What if you cancel 3 subscriptions?

What if gas prices rise?

AI tools show answers instantly. No guessing is needed!

Let's Review Some Popular Apps For Running A Business

Sales & CRM

Manage leads, deals, and customer relationships

Project Management

Plan tasks, timelines, and team collaboration

Financial Accounting

Track invoices, expenses, and reporting

Human Resources

Recruitment, payroll, and employee records

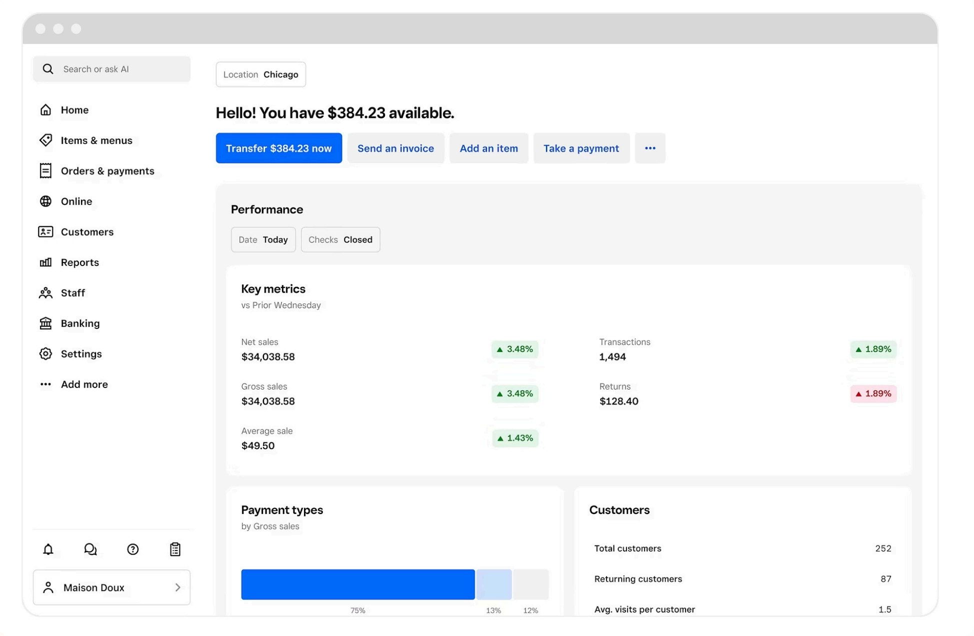
Running a successful business requires a suite of powerful applications to manage various functions efficiently. From sales and customer relationships to project management, financial accounting, human resources, marketing, and customer support, integrated apps streamline operations and boost productivity.

Square

Tool for Entrepreneurs

- Accept card payments anywhere
- Track sales & deposits
- Great for vendors, creators, small shops

URL: https://squareup.com



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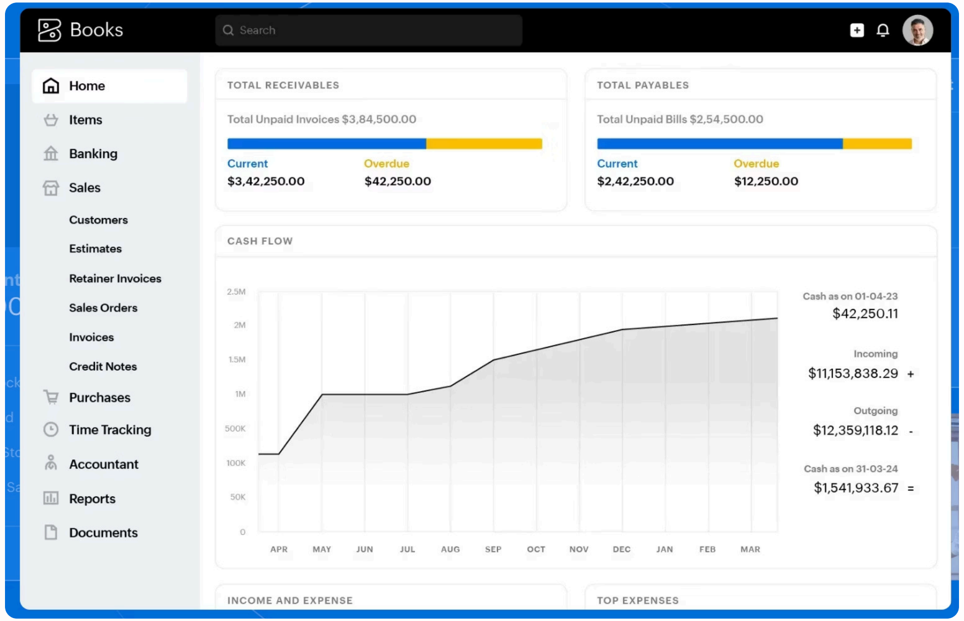
Zoho Books

Simple Business Accounting

- Send invoices
- Track expenses
- Organize business finances

URL: https://www.zoho.com/books



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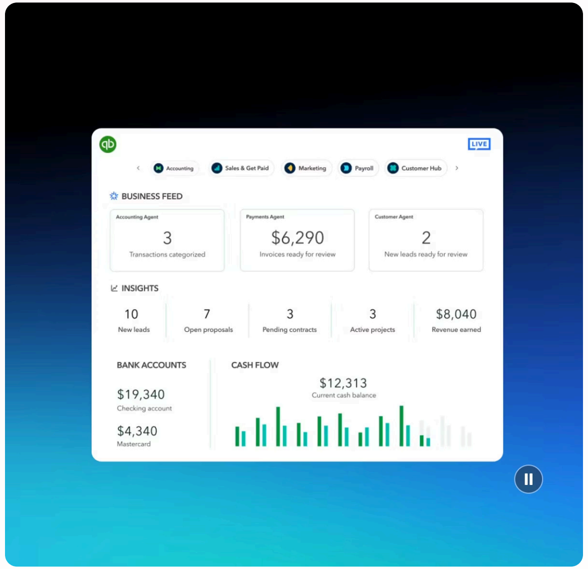
QuickBooks AI

Smart Business Accounting

- Tracks expenses and income automatically
- Predicts future cash flow for better planning
- Automates financial reports and tax prep

URL: https://quickbooks.intuit.com



Choosing Your Business Hub: Square vs. Zoho vs. QuickBooks

Square: The Selling Specialist

Optimized for fast payments and front-of-house POS operations in retail and food.

Zoho: The "All-In" Integrated Suite

Best for businesses wanting a connected ecosystem of CRM, inventory, and projects.

QuickBooks: The Accounting Standard

The default for clean bookkeeping, tax-readiness, and broad accountant compatibility.

Strategic Fit & Implementation

Primary Job	Sell in-person / take payments	Run operations as a suite	Accounting + bookkeeping hub
Best Fit	Retail, food, & pop-ups	SMBs wanting one ecosystem	SMBs prioritizing tax workflows
Core Strength	PDS + Payments	Integrated business apps	Accounting + Accountant network

The "Grown-Up" Architecture

Many businesses use Square for revenue capture and QuickBooks/Zoho for financial truth.

Ecosystem Play

Choose the tool that matches your primary daily activity– operatimg, financial truth.

Fast "Pick This" Rule

Choose the tool that matches your primary daily activity–selling, operating, or reporting.

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Let's Review Some Popular Apps For Non-Profit Businesses

Why: Leveraging AI to helps users effectively manage their money and achieve their financial goals.

Aplos

Fund Accounting & Donor Reporting

- Tracks funds for specific programs (e.g., grants, donations)
- Simplifies reporting for boards and donors
- Built specifically for non-profits from day one

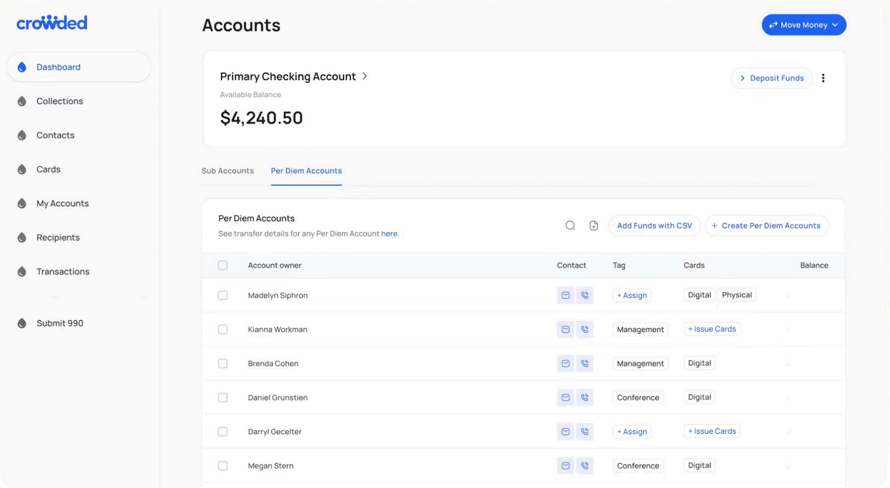
URL: https://www.aplos.com

Crowded

AI-Powered Non-Profit Finance

- Expense management with AI insights
- Streamlines collections and donor reporting
- Ensures compliance across complex structures
- Ideal for non-profits with chapters or multiple locations

URL: https://bankingcrowded.com/

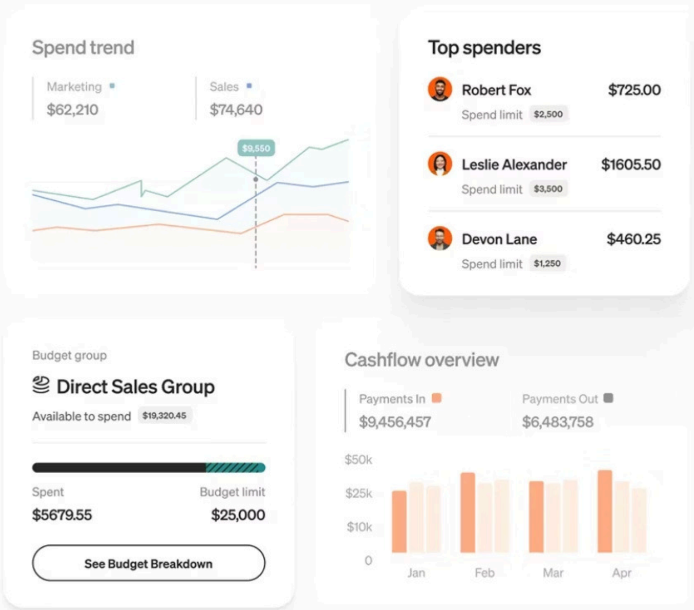


BILL

Automated Non-Profit Finance

- Automates accounts payable and receivable
- Tracks spending by donor or grant
- Manages user permissions securely
- Provides real-time financial visibility
- Simplifies audits and fund tracking

URL: https://www.bill.com/solutions/nonprofits



Choosing Your Nonprofit Financial Stack: Aplos vs. Crowded vs. BILL

Navigating distinct roles for deep accounting, chapter governance, and workflow automation in your nonprofit ecosystem.

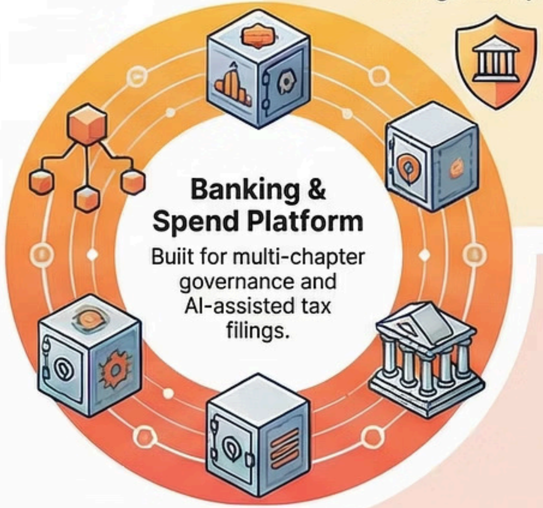
Aplos: The Accounting Backbone

Primary Strength: Fund Accounting

990 Support
Reporting-oriented

Money Movement
Donation processing

Crowded: Infrastructure & Compliance

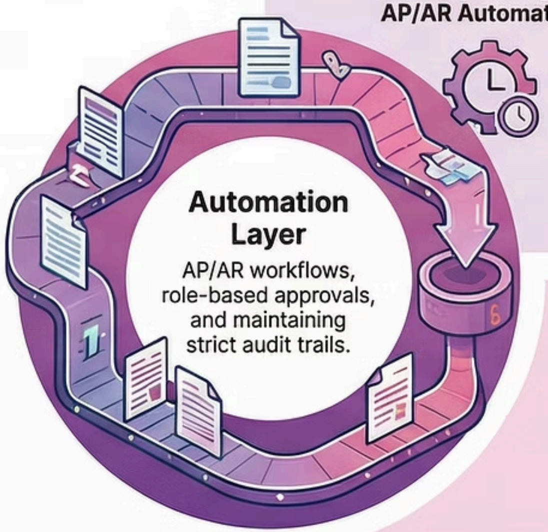


Primary Strength: Banking & Compliance

990 Support
AI-generated filing

Money Movement
FDIC-insured banking

BILL: Operations & Automation



Primary Strength: AP/AR Automation

990 Support
Audit support only

Money Movement
Payment orchestration

Prioritize Aplos for Reporting

Choose this if your board requires granular fund-level statements and detailed donor reports.

Prioritize Crowded for Governance

Ideal for distributed organizations needing tiered account structures and group exemption management.

Prioritize BILL for Control

Best for high-volume organizations where approval bottlenecks and audit readiness are the primary friction points.

How to Stay Safe Using Apps

- Use strong passwords
- Turn on 2-factor authentication
- Only link trusted accounts
- Review app data policies
- Avoid apps that sell your data

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THANK YOU!

Any Questions?

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