



# AI for All: Empowering Individuals and Research

Demystifying AI for everyone with questions and ideas

No tech expertise required—just bring your curiosity

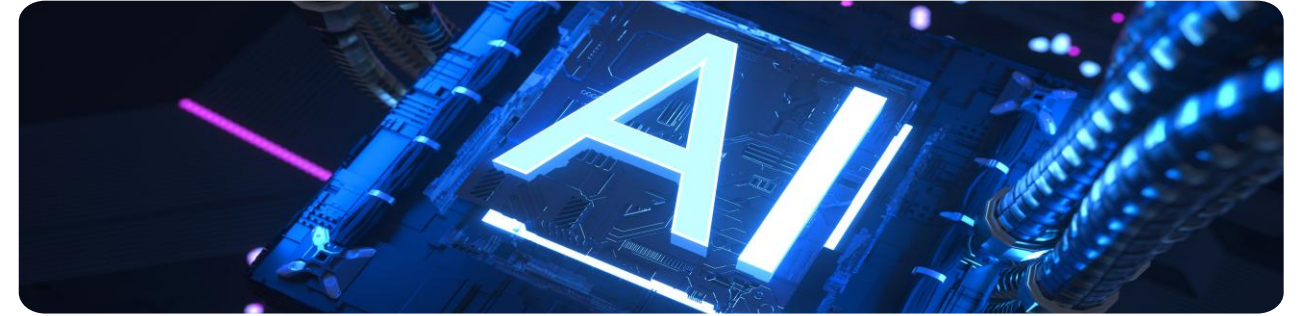
● by Kiera Ojo

# Agenda

- What is Artificial Intelligence (AI)
- Why AI Matters
- Where You Already Use It
- How to Talk to it
- Playing with Prompts
- Investing with AI
- Exploring AI Together



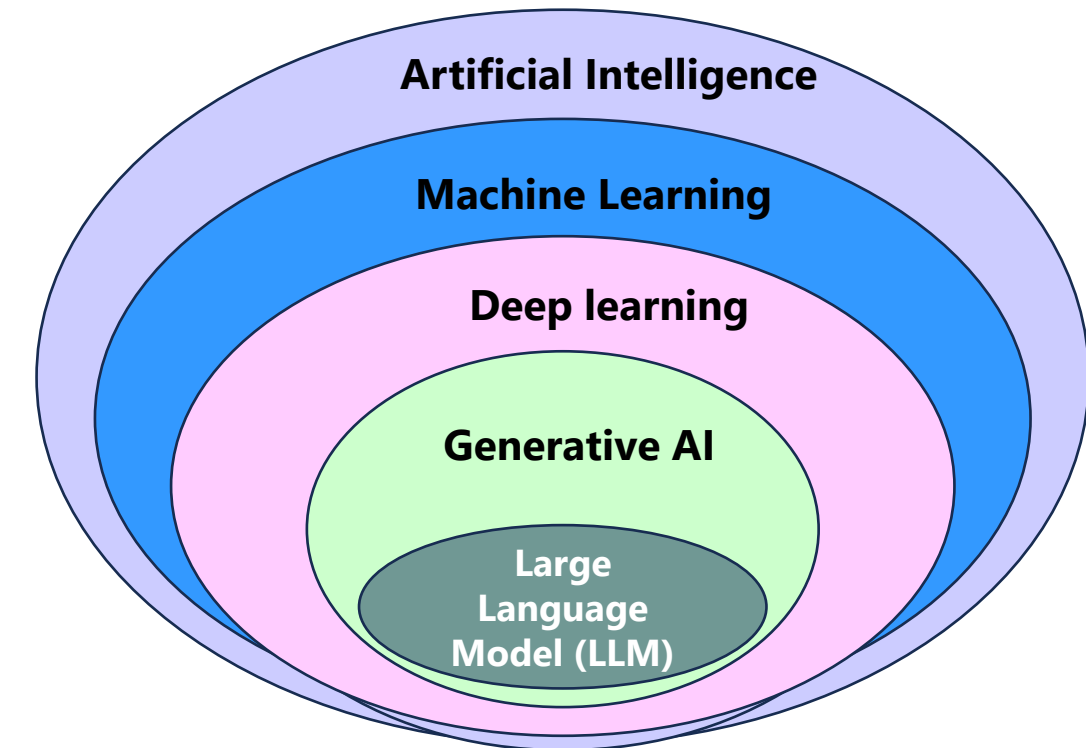
# Why All the Buzz About AI?



**AI** = Artificial Intelligence is when computers are designed to think and learn like humans

## Key Capabilities

- **Understands Language:** Reads, writes, and talks like a human
- **Recognizes Images:** Identifies people, objects, or scenes
- **Learns from Examples:** Understands patterns by studying lots of data
- **Spots Trends:** Finds hidden connections in information
- **Makes Recommendations:** Suggests movies, products, or actions
- **Automates Repetitive Tasks:** Handles routine work
- **Generates New Content:** Creates text, images, music, and videos





# AI Is Already Around You

You are already using AI **daily** without realizing it



## Streaming

## Netflix and Spotify recommendations



## Grammar

## Auto-correct and predictive text

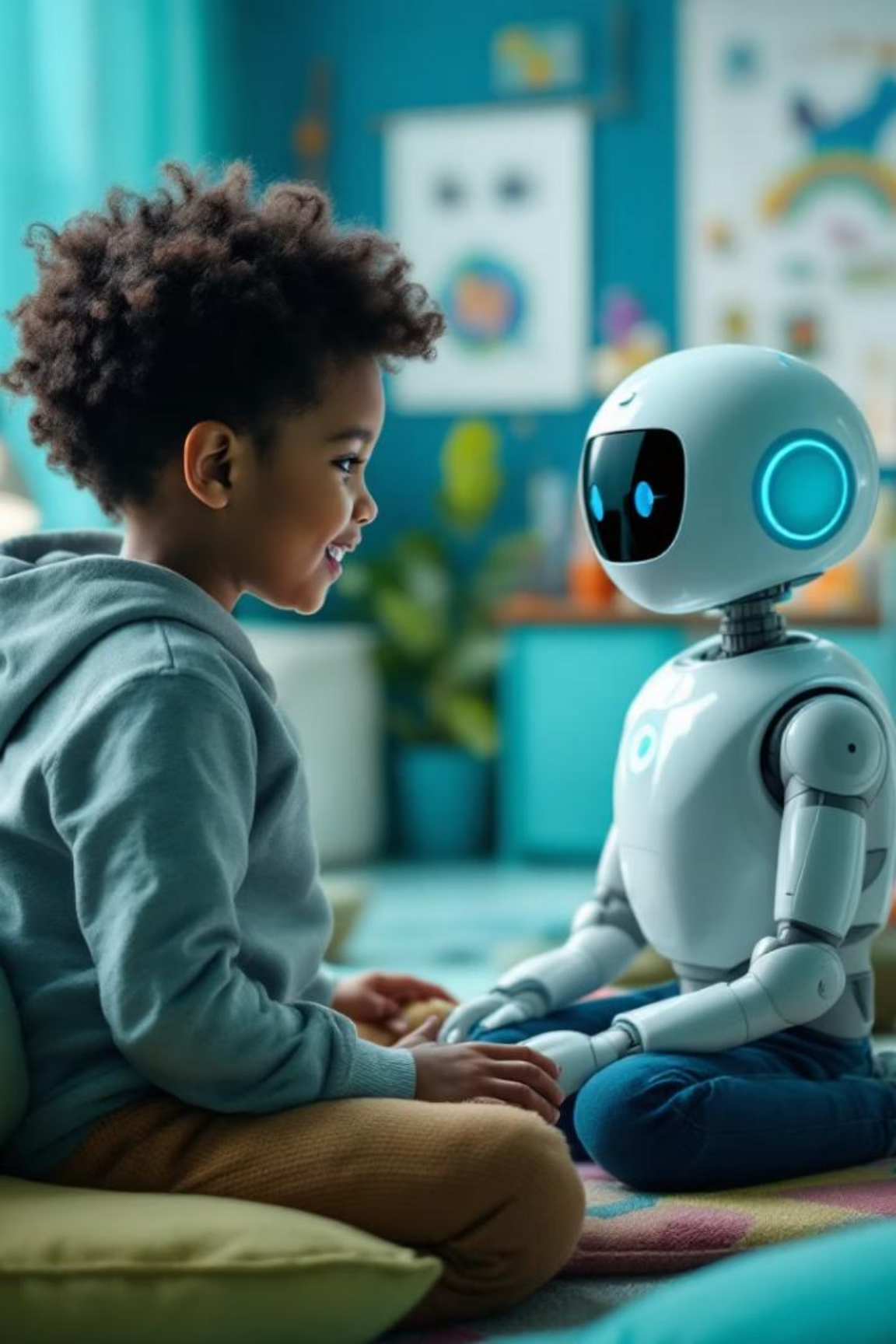


## Navigation

## GPS re-routing in traffic

The next step is using it ***intentionally***.





# What Is AI, Really?

## Core Capabilities

- Understands language
- Learns patterns
- Finds trends
- Automates tasks
- Create

## LIMITATIONS

- Hallucinates
- Less emotionally aware than humans
- Needs human guidance
- Bias
- Doesn't understand nuances like humans






# Privacy Risks & Recommendations

## Risks to Watch

!

- Unauthorized Data Use
- Biometric Data Risks
- Lack of Transparency
- Bias

-  Protect your privacy
-  Respect others' privacy
-  Policies and Laws are evolving

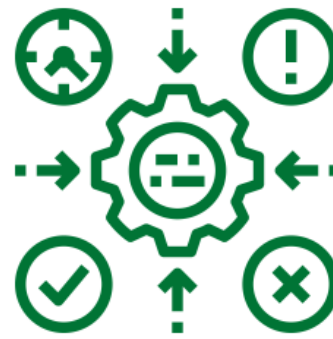


# Talking to AI: What's a Prompt?

**Prompt** = how you talk to AI to get what you want



*Ask*



*Give*



*Guide*

① **Clarify the Desired Outcome:** include audience viewpoint, intention or what format you want it in or other helpful aspects.

**Prompt:** Break down the Investing into simpler terms a 12-year-old can understand and include an example.

② **Provide Context & Purpose:** include background, examples, or tone.

**Prompt:** I want to define Investing into simpler terms that I can explain at a local investing club. Please include an example from 2025 that is relevant to learning about investing.

③ **Refine, Experiment and Iterate:** including telling AI who you are (as a character)

**Prompt:** I am a new investor and want to define Investing into and want to use a common music interest



# 🔧 7 Simple Tips for Writing Better Prompts



1. **Be Specific:** State exactly what you want
2. **Give Context:** Tell the AI who is the audience and why you need it.
3. **Use Plain, Casual Language:** Write like you're talking to a smart friend.
4. **Define the Output:** Bullet points, a summary, a list, a story?
5. **Include Guidance on the length:** Need it short and snappy? Or ready for a deep dive?
6. **Reference:** Source Materials or specific files
7. **Refine:** with Follow-Ups, like a conversation, not a one-and-done





# Reverse Prompting: Let AI Help You Prompt

**Meal Planning & Nutrition** Generate recipes, grocery lists, or calorie-conscious meals.

## Example Prompt Suggestion

I want to plan a Healthy dinner for 4 people and with a budget of \$20. How should I prompt you?

"Plan a healthy dinner for four on \$20"

## Other Prompt Suggestions:

- "Give me a 5-day dinner plan for a family of 4 under 500 calories per meal."
- "I have chicken, rice, and broccoli—what can I make tonight?"
- "Create a grocery list based on this week's meal plan."

# Popular AI Models to try



- **ChatGPT** – Conversations and explanations



- **Perplexity.ai** – Search with sources

- Microsoft  – In Chat/Excel/Word/Outlook/PowerPoint



- **Claude** – Creative



- Google **Gemini** – AI chat tools



# Personal Productivity with AI



## Write

Birthday cards and emails



## Plan

Grocery lists and Travel itineraries

Budget assistance



## Save time

Move faster on everyday tasks

*"Summarize the key points I need to remember from this article/book/meeting in flashcard format."*



## Personal Goals

Use it to create goals and refine based on complexity

# Creative Projects with AI





# AI for Travel Planning

Create itineraries, compare travel options, or generate packing lists

## Create itineraries, compare travel options, or generate packing lists.

Personalized recommendations in seconds

## Translate languages

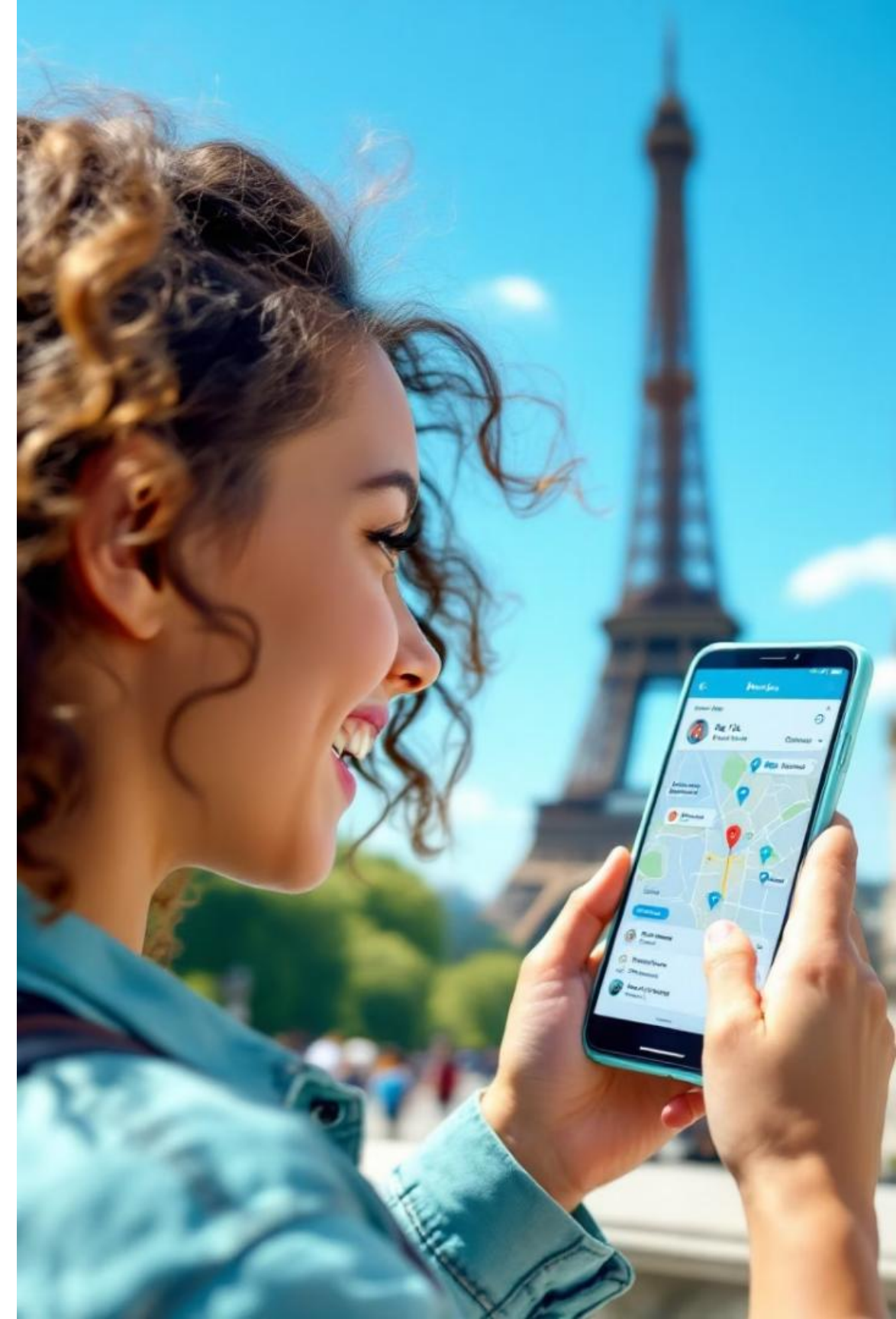
Menus, signs, and conversations

## Find hidden gems

Local spots tourists might miss

### Prompt Suggestions:

- "Plan a 3-day trip to New York City for a first-time visitor who loves art and food."
- "What should I pack for a 10-day summer trip to Europe?"
- "Compare flights from Seattle to Paris in July with good layover times."



# Using AI to become a Smarter Investor

## Analyze large volumes of financial data faster

**Prompt:** "Identify any financial red flags or unusual patterns in this dataset. Focus on cash flow, debt ratios, and expense spikes."

## Identify trends in earnings, industries, or sentiment

**Prompt:** "Summarize the latest earnings call from Apple in bullet points."



Research and Summarize

## Support long-term strategy with better research

**Prompt:** "Research long-term trends in renewable energy. What are the key drivers, risks, and investment opportunities for the next 10–20 years?"

## Financial Acumen

**Prompt:** "Analyze this financial data and provide actionable insights, trends, and anomalies. Identify areas of concern or opportunity, and recommend strategic next steps based on Healthcare benchmarks and historical patterns"

# AI for Investing Clubs

*Using AI Together: Ideas for Your Club*



## Simplify

- Summarize long emails threads (multiple responses)
- Generate Meeting Agendas and Transcribe notes and Recaps

**Prompt:** "Create a meeting agenda based on the previous agenda, leveraging action items and discussion items."



## Remember

- Set reminders and alerts

**Prompt:** "Create a weekly reminder list for my investment club tasks, with checkboxes and due dates."



## Explain & Research

- Break down complex information
- Brainstorm Investment Themes

**Prompt:** "What are 3 emerging investment themes for the next 10 years, and which ETFs align with them?"



## Learning Journey for New Investors

- Create learning journeys, glossaries, or explainers tailored to your club's experience level.

**Prompt:** "Explain how dollar-cost averaging works for someone new to investing."

# Prompts for Learning

## **Connect Ideas Across Disciplines**

Prompt: Show how *[topic]* is related to *[another discipline/topic]*. Explain the connections and how understanding one can enhance understanding of the other.

## **Debate Both Sides**

Prompt: Present arguments for and against *[topic]*. Highlight the strengths and weaknesses of each side.

## **Apply Knowledge Practically**

Prompt: Suggest practical applications for the concepts in *[topic]*. Share scenarios of how they can be used or applied in everyday life.

## **Compare and contrast**

Prompt: Compare and contrast *[topic]* with *[another related topic]*. Share the key similarities and the key differences.

## **Analyze a case study**

Prompt: Find and analyze a case study related to *[topic]*. Discuss the key points, challenges, and outcomes.

## **Identify key terms**

Prompt: Identify and explain the key terms and jargon associated with *[topic]*. Provide definitions and examples.

## **Reflect on Learning**

Prompt: Guide me through a reflection exercise on what I've learned about *[topic]*. Highlight the key insights and how they impact my understanding.

## **Practice explaining concepts**

Prompt: Pretend you are teaching *[topic]* to a group of beginners. Outline the key points and explain them in a way that's easy to understand.





# AI Investor Prompts (Ticker Talk April 2024)

**Prompt:** Company Overview (Layman's Terms): Begin with a concise description of what [Company] does in simple, everyday language that anyone can understand, regardless of their industry knowledge. Explain their core business and target audience without using jargon.

**Prompt:** Why did [Company] have [metric] declines in [Years/Quarters]

**Prompt:** Summarize the top trends shaping the [Industry] in 2025, including technological innovations, supply chain dynamics, geopolitical influences, and market demand across the relevant customer sectors.

**Prompt:** Looking ahead 2 to 5 years, what are the key bullish and bearish arguments for investing in [Company] from a retail investor's perspective?

**Prompt:** Please analyze the following earnings call transcript and provide a structured summary that includes: (1) each question raised by analysts, categorized by topic (e.g., acquisitions, labor, financials); and (2) the corresponding responses from [Company Name] management, highlighting key takeaways and any forward-looking statements. Use the transcript at this link: [URL]

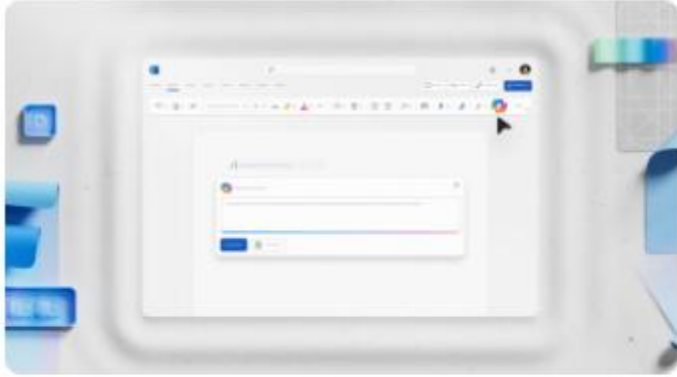
**Prompt:** Identify [Company Name]'s most significant current and emerging competitors, particularly those with business models or innovations that could disrupt [Company Name]'s pricing strategy, market share, or customer base.

**Prompt:** Extract major M&A transactions from the 8-K filings for [Company Name]. What were the deal value, strategic rationale, and expected synergies?

**Prompt:** Extract gross margin, operating margin, and net margin trends from the income statement (10-K, 10-Q) over the last 3-5 years for [Company Name]. Identify margin expansion or contraction drivers from the Management Discussion and Analysis section. Are changes due to pricing power, cost efficiencies, or external factors (inflation, supply chain)?

**Prompt:** Compare two companies in similar industries to help make a smart investment decision. Focus on key factors that show the strength and potential of each company. Follow the core ideas from BetterInvesting's Stock Selection Guide to structure your analysis.

# Microsoft Copilot Prompts to try



## Write documents with confidence

Copilot in Word\* generates drafts, summarizes, and helps you rewrite your content.

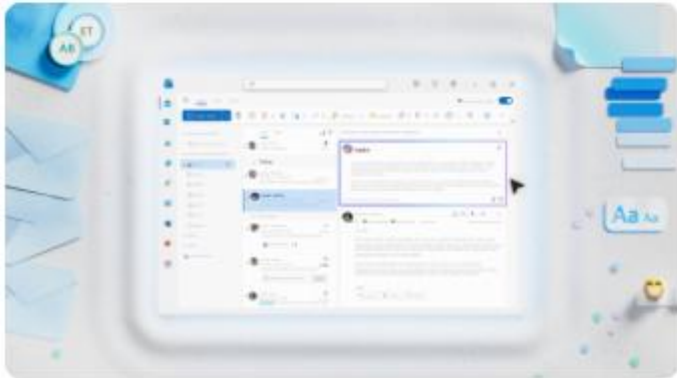
[MORE ON COPILOT IN WORD >](#)



## Elevate your presentations

Copilot in Powerpoint\* helps you generate outlines, design slides, and organize content for the perfect story.

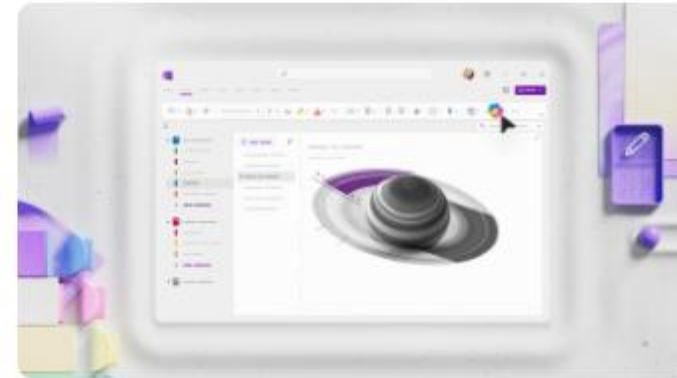
[MORE ON COPILOT IN POWERPOINT >](#)



## Streamline your inbox

Copilot in Outlook\* summarizes long threads, offers suggested replies, and helps you draft emails with the right tone.

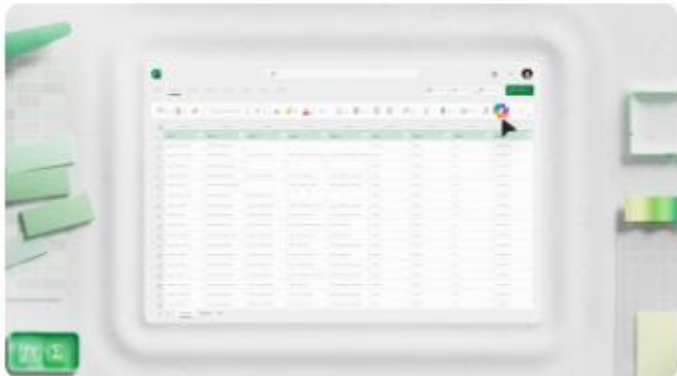
[MORE ON COPILOT IN OUTLOOK >](#)



## Get organized with improved notetaking

Copilot in OneNote\* helps you create, organize, rewrite, summarize, and search within your lists and notes.

[MORE ON COPILOT IN ONENOTE >](#)



## Compile data in less time

Copilot in Excel\* helps you generate formulas, analyze and summarize data, and add helpful visuals to spreadsheets.

[MORE ON COPILOT IN EXCEL >](#)

# Microsoft Copilot Prompts to try

**Prompts to try**

App Task Job type

- Get a to-do list**  
Get a to-do list from my Fabrikam client meetings
- Add an image**  
Add an image of [a celebration]
- Quiz yourself**  
Create a 7th grade history quiz
- Create a technology presentation**  
Create a presentation about [innovations in technology]
- Write more confidently**  
How can I more concisely describe [time management]?
- Find specific information**  
What does the document say about [roles and responsibilities]?
- Draft an email**  
Write an email congratulating my team on the end of the fiscal year
- Create a shopping list**  
Create a birthday shopping list
- Summarize changes**  
Summarize the changes made to this notebook since I last opened it
- Create a travel itinerary**  
Create an itinerary from web search in table form for a month trip to Europe
- Create an agenda**  
Add a meeting agenda based on my prior meeting notes with [World Wide Importers]
- Explain analysis techniques**  
Can you explain some common data analysis techniques that I can use in Excel to analyze my dataset?



# Resources

- **Better Investing April Ticker Talk:** <https://www.betterinvesting.org/members/learning-center/video-learning-library/tickertalk/tickertalk-april-2025/tickertalk-april-2025>
- **Copilot Prompt Gallery:** <https://copilot.cloud.microsoft/en-US/prompts>
- **Copilot Prompts to Try:** <https://copilot.cloud.microsoft/en-US/prompts/all>
- **Microsoft AI School:** Provides courses and resources for learning about AI.
- **Coursera:** Offers courses like "AI for Everyone" by Andrew Ng and "AI Essentials" from Google
- **edX:** Provides courses like "Artificial Intelligence"
- **Udacity:** Offers courses like "Intro to Artificial Intelligence" and "Artificial Intelligence for Robotics"
- **Elements of AI:** A comprehensive series by the University of Helsinki focusing on AI fundamentals
- **Udemy:** Offers a variety of free AI courses, although some may require a paid subscription for full access
- **Google AI:** Provides resources like "AI Essentials" and "Learn with Google AI"
- **IBM SkillsBuild:** Offers free courses and certifications related to AI and data science
- **Amazon AI Ready:** Offers free AI training to a broad audience through a suite of eight courses
- **Google Cloud Skills Boost:** Provides free learning paths, including one for Generative AI

