

AI for Shopping & Budgeting



Tech Talk





Why AI for Shopping & Budgeting?



- We're making hundreds of small decisions every week — what to buy, where to buy it, and how to stay on budget
 - AI can:
 - 🛒 Recommend better shopping deals
 - 📄 Track and organize your spending
 - ✅ Help you build and stick to a budget
 - Think of AI as your financial sidekick — not a replacement for good judgment, but a powerful helper
- 
- 



AI in Online Shopping

Tool/Feature	What It Does
Price comparison	AI scans sites to find the lowest prices (e.g., Honey, Capital One Shopping)
Coupon finders	Auto-applies discount codes at checkout
Product recommendations	AI learns your preferences and suggests personalized options
Fake review detection	Tools flag suspicious reviews using AI (e.g., Fakespot)
Delivery tracking	Smart email scanning for package updates (e.g., Shop app)

📌 AI helps you shop faster, cheaper, and smarter.



AI Shopping Tools to Try

Tool	Platform	Best For
Fakespot	Web, mobile	Detect fake Amazon reviews
Capital One Shopping	Chrome extension	Finds better prices, coupons
Shop app	iOS, Android	Tracks deliveries, store updates
Google Lens / Pinterest Lens	Camera-based	Shop by photo – visual search

📌 AI helps you shop faster, cheaper, and smarter.



AI in Budgeting & Personal Finance

AI Feature	What It Helps With
Transaction sorting	Categorizes your spending (food, travel, bills)
Spending insights	Alerts you to patterns or unusual activity
Budget planning	Recommends spending limits based on income
Bill reminders	Sends smart alerts to help you avoid late fees
Goal tracking	Helps you visualize progress toward savings goals

✦ AI budgeting apps use automation + behavior tracking to reduce stress and decision fatigue.



AI Budgeting Apps to Know

App	Key Features	Cost
Mint	Connects to your bank, tracks expenses	Free
Copilot (iOS)	Smart categorization and subscription tracking	Paid after trial
YNAB	AI-supported rules-based budgeting	Paid
PocketGuard	Shows what's "safe to spend" in real time	Free/Paid
Emma	Tracks bank accounts, budgets, subscriptions	Free/Paid

Many apps offer AI-powered automation and spending alerts once connected to your bank accounts.





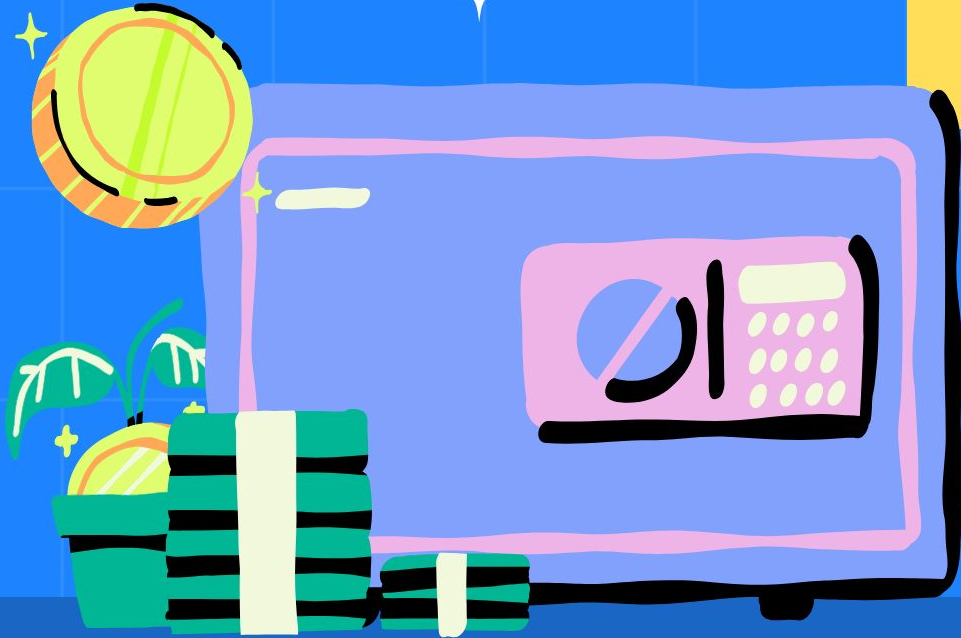
How AI Helps You Save Money

- Price alerts: AI notifies you when a product you want goes on sale
 - Budget nudges: Get reminders when you're nearing your limit in a category
 - Subscription tracking: See forgotten charges (streaming, apps, gyms)
 - Predictive insights: "You're likely to overspend this week based on past trends"
- ✦ Let the AI do the math — you focus on the big picture.

Privacy and Safety Tips



- Always use secure apps with encryption and good reviews
- Connect only to trusted institutions or use read-only banking access
- Regularly review app permissions and what data you're sharing
- Two-factor authentication for finance tools
- AI works best when you review insights regularly



Real-Life Scenarios

Situation	AI Solution Example
Want to buy a new laptop	Use Capital One Shopping to compare prices
Forgot about a streaming subscription	Copilot or Emma flags recurring charges
Need a weekly grocery budget	PocketGuard suggests safe-to-spend amount
Want to save \$500 in 3 months	Mint sets a savings goal + tracks it




The background features a blue grid pattern with yellow starburst accents. On the left, a document with a pink and purple card is shown. In the center, an orange wallet with a green card is visible. On the right, a hand holds a large gold coin with a dollar sign, and a piggy bank is shown at the bottom right.

Smart Habits to Build

- Let AI track, but you review
- Schedule a 10-minute “money check-in” each week
- Turn on notifications for deals or spending alerts
- Share tools with family for shared shopping or budgeting
- Combine with voice assistants: “Hey Siri, remind me to pay rent on the 1st”

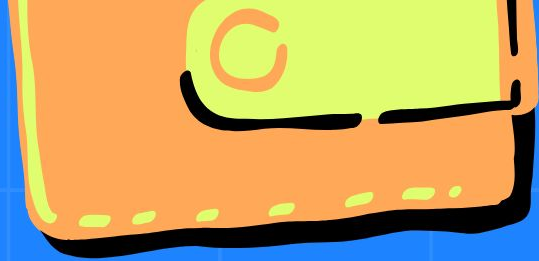
Final Takeaways

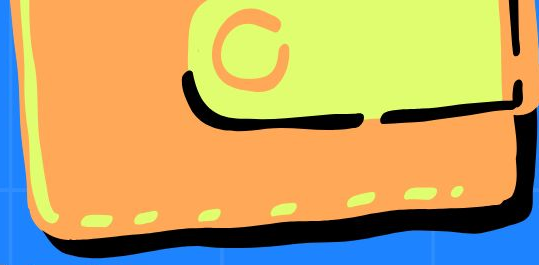
- AI is a powerful support system for smart spending and budgeting
- Use shopping tools to save money and avoid scams
- Use budgeting tools to gain clarity and reduce financial stress
- Choose tools that respect your privacy and meet your goals
-  With AI, you don't have to be perfect – just consistent.



Thank You







Telegraf 75

- Telegraf 25