




Finance & Investing Learning Roadmap for High School Students

1 Foundation Phase – Master the Basics of Money & Finance

 **17** *Timeframe: 0-3 Months*

- ◆ **Learn Personal Finance & Wealth-Building Principles**
 - Use **Investopedia**, **Khan Academy Personal Finance**, and **CNBC Make It to** understand **budgeting, saving, credit, and debt**.
 - Use **AI-powered budgeting tools** like **Mint, Cleo AI, or YNAB** to analyze your personal spending.
 - ◆ **Read Beginner-Friendly Finance Books**
 -  *Rich Dad Poor Dad* – Robert Kiyosaki (*Understanding assets vs. liabilities*)
 -  *The Psychology of Money* – Morgan Housel (*Building long-term wealth habits*)
 -  *I Will Teach You to Be Rich* – Ramit Sethi (*Personal finance & smart spending*)
 - ◆ **Start Using AI for Financial Learning**
 - **ChatGPT & FinChat.io** – Ask AI to explain finance concepts in simple terms.
 - **Cleo AI** – Use an AI chatbot to track spending and build saving habits.
 - **Tableau Public** – Learn **data visualization** for finance and business.
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2 Exploration Phase – Dive Into Investing & Markets

 **17** *Timeframe: 3-6 Months*

- ◆ **Practice Investing with AI-Powered Simulators**
 - Use **Investopedia Simulator** to practice **paper trading** with fake money.
 - Try **TradingView AI Insights** to analyze market trends and create investment strategies.
 - Learn stock market concepts like **dividends, P/E ratio, and portfolio diversification**.
- ◆ **Explore Different Investment Types**
 - Learn the differences between **stocks, bonds, ETFs, index funds, and real estate investing**.

- Use AI-powered research tools like **Simply Wall St**, **AlphaSense**, and **Quiver Quantitative** to analyze investments.

- ◆ **Follow the Finance World & Stay Updated**

- Read **Bloomberg**, **CNBC**, and **MarketWatch** daily for financial news.
 - Watch YouTube channels like **Graham Stephan**, **Andrei Jikh**, and **The Plain Bagel**.
 - Join **finance communities** on Discord or Reddit (*r/stocks*, *r/investing*).
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3 Skill-Building Phase – Learn Data Analysis & Business Finance

 *Timeframe: 6-9 Months*

- ◆ **Master Spreadsheet & Financial Modeling Skills**

- Learn **Excel & Google Sheets** (financial forecasting, modeling, automation).
- Use **ChatGPT for Excel/Sheets** to speed up calculations and financial analysis.
- Build your own **budget tracker or stock market portfolio tracker**.


- ◆ **Understand Business & Financial Statements**

- Learn how to read **income statements, balance sheets, and cash flow reports**.
- Use **AI-driven business analysis tools** like **Looka AI** and **Tiller Money**.
- Try financial forecasting using **Tableau Public** or **Power BI**.

- ◆ **Explore AI for Investment Strategies**

- Learn **fundamental vs. technical analysis** with AI-powered market insights.
 - Use **Yahoo Finance AI & Glassnode** for stock and crypto market trends.
 - Try **alternative investment tools like robo-advisors** (Wealthfront, Betterment).
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4 Real-World Application – Build Experience & Network

 *Timeframe: 9-12+ Months*

- ◆ **Get Hands-On Experience with Real Investing (Optional)**

- Start small with **fractional shares** (Robinhood, Fidelity, Public.com).
- Track your investments and analyze your own performance.

- ◆ **Build a Finance-Related Project**
 - 💡 **Start a Finance Blog, Newsletter, or YouTube Channel** – Share your investing journey!
 - 💡 **Create a Mock Investment Portfolio** – Track your stocks and analyze returns.
 - 💡 **Develop a Finance App or Business Model** – Use AI to automate financial tracking.

 - ◆ **Network & Explore Career Paths in Finance**
 - Join **finance clubs** at school or online communities.
 - Attend **local finance workshops, business competitions, or investment challenges**.
 - Connect with **finance professionals on LinkedIn or Twitter (FinTwit)**.
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☀ **Next Steps: Turning Finance Skills into a Career or Business**

- ◆ **Consider College or Certification Programs** – CFA, CFP, or Bloomberg Market Concepts.
- ◆ **Look into Finance Internships** – Banks, startups, or investing firms.
- ◆ **Continue Learning About AI & FinTech** – The future of finance is AI-driven!