Research Any Stock in 20 Minutes

6 steps, copy-paste prompts, any stock exchange, any currency.

THE GOLDEN RULE

Use AI to understand. Never use it to predict.

NEVER ASK AI:

- X "What will this stock's price do tomorrow / next week?"
- X "Which stock should I buy?"
- X "Is this a guaranteed winner?"

Any free AI works: ChatGPT · Google Gemini · Microsoft Copilot · Claude. The questions matter more than the tool.

1 Start with your own list, not a tip

AI researches companies YOU chose. Start with companies you use and pay every month: your bank, phone network, supermarket.

```
I'm building a watchlist of listed companies I already use as a customer in
[country]. Here are the ones I use: [list]. For each, tell me which stock
exchange it is listed on and its ticker. Don't recommend which to buy.
```

2 Understand the business

If you still can't explain the business after this step, stop. ("Never invest in any idea you can't illustrate with a crayon", Peter Lynch.)

```
Explain what [company] does, how it makes money, who its main competitors are,
and the 3 biggest risks to the business. Explain it like I'm a smart
12-year-old. Tell me which year your information is from.
```

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Educational tool only, not personal financial advice. AI can be wrong, out of date or make things up: always check figures against official sources. Investing involves risk; consider a licensed adviser in your country.

Steps 3–5: Health, Value, People

Upload the annual report. Ask for page numbers. Check the board.

3 Check the financial health

Download the latest annual report from the exchange or company website and upload it. Look for: growing profit, falling (or zero) debt, real cash coming in.

```
From this annual report, summarise revenue, profit, debt and cash flow for the last 5 years. Show the numbers in a table. Flag anything that is getting worse. Quote the page number for every figure.
```

4 Is it cheap or expensive?

Get a fair-value estimate from a free tool (e.g. Simply Wall St, Investing.com, your exchange's website). Ask AI to EXPLAIN the valuation, not to decide.

```
[Company] trades at a P/E of [x] and a dividend yield of [y]%. Compare that with its 5-year average and its 3 closest competitors. In plain English, does it look cheap or expensive, and why might that be?
```

5 Who is running it?

The step almost everybody skips. You're trusting these people with your money.

```
Who are the directors and senior managers of [company]? Have any of them been involved in regulatory sanctions, lawsuits or failed companies? List your sources with dates.
```

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Step 6 + 3 Bonus Prompts

The chart is for timing, not for the decision.

6 Read the chart: for timing, not the decision

Screenshot the candlestick chart WITH the volume bars and upload it. Use the answer to place a limit order near support, never to decide whether to buy.

```
Describe the trend on this chart, the main support and resistance levels, and what the volume suggests about buyers and sellers. Do not predict a future price.
```

BONUS PROMPTS

Red-flag scan

```
Search for recent news about [company] from the last 6 months: profit warnings, regulatory issues, management changes, or delayed results. List each with its date and source.
```

Devil's advocate

```
Give me the strongest case AGAINST investing in [company] right now. Be specific and cite sources.
```

Double-check

```
Re-check the figures you gave me for revenue, profit and debt against the annual report I uploaded. List any number you are not sure about.
```

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The One-Page Checklist

Tick every box before a single coin moves.

- ☐ **Step 1: Start with your own list, not a tip**
- ☐ **Step 2: Understand the business**
- ☐ **Step 3: Check the financial health**
- ☐ **Step 4: Is it cheap or expensive?**
- ☐ **Step 5: Who is running it?**
- ☐ **Step 6: Read the chart: for timing, not the decision**

4 GUARDRAILS

AI can be confidently wrong.
Always ask for the source and the date. Check the key numbers yourself.

AI may not know today's news.
A profit warning from yesterday won't be in its answer unless you check.

Ask twice.
Ask the same question in a fresh chat. Two different answers means: dig deeper.

Never share personal details.
No account numbers, passwords, BVN/SSN/NI or ID numbers in any AI. Research, yes. Personal information, never.

AI is the research assistant. YOUR RULES make the decision. No written rules yet? Get the free Investment Philosophy Builder: secondfinanciallife.com/philosophy

RATHER NOT DO THIS ALONE?

Over 550 people across Nigeria, the UK, the US, Canada and beyond are building wealth together in the Financial Fitness Challenge™: video lessons, a monthly live session with me, and a private community.

https://www.secondfinanciallife.com/challenge

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