

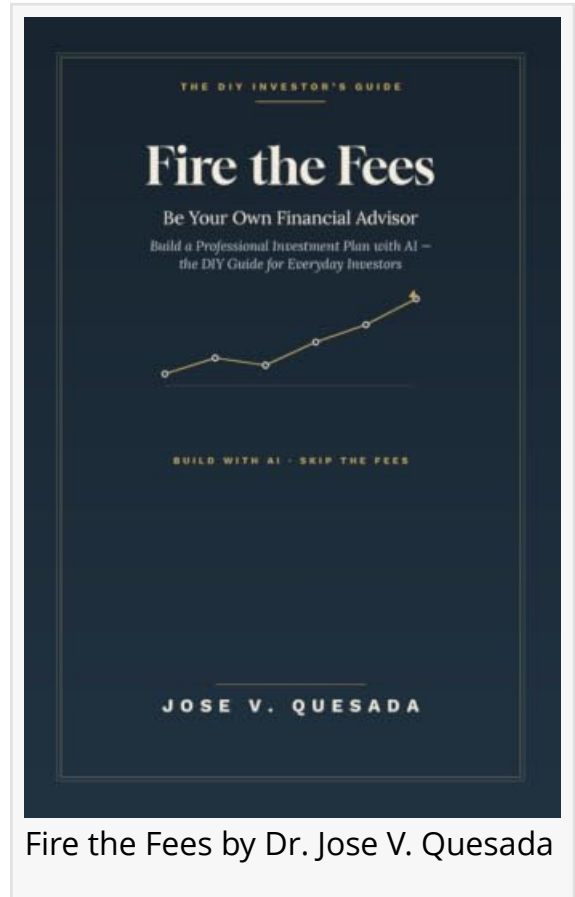
Fire the Fees Empowers Everyday Investors to Take Control of Their Financial Future With AI

Dr. Jose V. Quesada, physician with 30 years in finance and operations, turns his retirement planning experience into a guide for using AI in personal investing

NEW YORK CITY, NY, UNITED STATES, August 25, 2026 /EINPresswire.com/ -- Dr. Jose V. Quesada introduces a do-it-yourself approach to long-term financial planning in *Fire the Fees: Be Your Own Financial Advisor — Build a Professional Investment Policy Statement with AI: A Simple DIY Guide for Everyday Investors*. Created from Dr. Quesada's own experience preparing for retirement, the book focuses on building an Investment Policy Statement, a structured document defining how money will be invested, managed, withdrawn, and eventually transferred. His goal is to help everyday investors understand the planning process and use modern AI tools as practical assistants.

The idea for *Fire the Fees* emerged as Dr. Quesada approached his August 2026 retirement. Although he had accumulated investment accounts, he realized that owning investments was not the same as having a comprehensive financial plan. Over six months, he worked through asset allocation, rebalancing, Roth conversions, withdrawal sequencing across account types, tax considerations, and legacy and survivor planning, drawing on three decades spent inside the finance and operations functions of major healthcare and consulting organizations, and transformed that personal process into an educational resource for others.

A central feature of the book is its practical, disciplined use of artificial intelligence. Dr. Quesada provides copy-paste prompts for tools such as ChatGPT and Claude, explains the information investors should gather, and demonstrates how AI can assist with calculations, projections, allocations, and drafting. The guide walks readers through fourteen sections of a complete Investment Policy Statement and includes four worked example plans reflecting different stages of life. Its emphasis is on giving readers a framework to organize financial decisions, not simply



accumulate disconnected investments.

Dr. Quesada is equally direct about AI's limitations. In one section, he asks an AI assistant when required minimum distributions must begin on a traditional IRA—and gets a confident answer that turns out to depend on rules the model got wrong. Only a follow-up prompt demanding the exact IRS source and birth-year cutoffs produces the correct rule. That exchange became the organizing lesson of the book: AI output should never be treated as authoritative, particularly on tax rules and other consequential financial matters, without independent verification.

Fire the Fees was created as both a financial education resource and a practical DIY guide. Drawing directly on his own retirement strategy and his background overseeing finance and operations for large organizations, Dr. Quesada aims to show readers how accessible planning tools have become and how they can take a more active role in understanding their own finances. The book's message is centered on preparation, informed decision-making, and using AI thoughtfully to build a financial plan around an individual's own circumstances and goals.

The book is now available. Secure your copy here: <https://a.co/d/0iNkIYSI>

For review copies, interview requests, or additional information, please contact:

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This press release can be viewed online at: <https://www.einpresswire.com/article/936905681>

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