

Google Gemini Deep-Dive Hands-on Bootcamp for CPAs



Presented By
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Learning Objectives



- Recognize benefits of using Google Gemini
- Differentiate the multitude of features available within Google Gemini
- Identify practical applications for Google Gemini in accounting, finance and tax

John H. Higgins, CPA.CITP

Strategic Technology Advisor



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Nationally recognized thought leader, advisor, author and speaker on CPA technology

Strategic technology advisor to the profession w/ 35+ years of experience

Founded and sold two CPA technology advisory startups

Former National Mid-market Technology Partner - BDO

CPA Practice advisor Top 25 Thought Leader for the CPA profession

AICPA Business & Industry Hall of Fame Inductee

Past Chair of the Michigan Association of CPAs

Passionate advocate for the CPA profession!

Presentation Outline

- [Generative AI Key Concepts](#)
- [Gemini Interface Tour](#)
- [Advanced Features Review](#)
- [Subscription Plan Comparison](#)
- [Wrap-up](#)
- [Appendix: Accounting / Tax / Finance Case Studies](#)

GENERATIVE AI KEY CONCEPTS



A Simple Generative AI demo with RAG (Retrieval Augmented Generation)



Prompt with RAG

Nvidia 202...ual-Report
PDF PDF

Calculate the Nvidia 2025 Current Ratio

Output

◆ For fiscal year 2025 (ended January 26, 2025), Nvidia's current ratio was approximately **4.44**.

🔗

The calculation based on the consolidated balance sheet figures for that period is as follows:

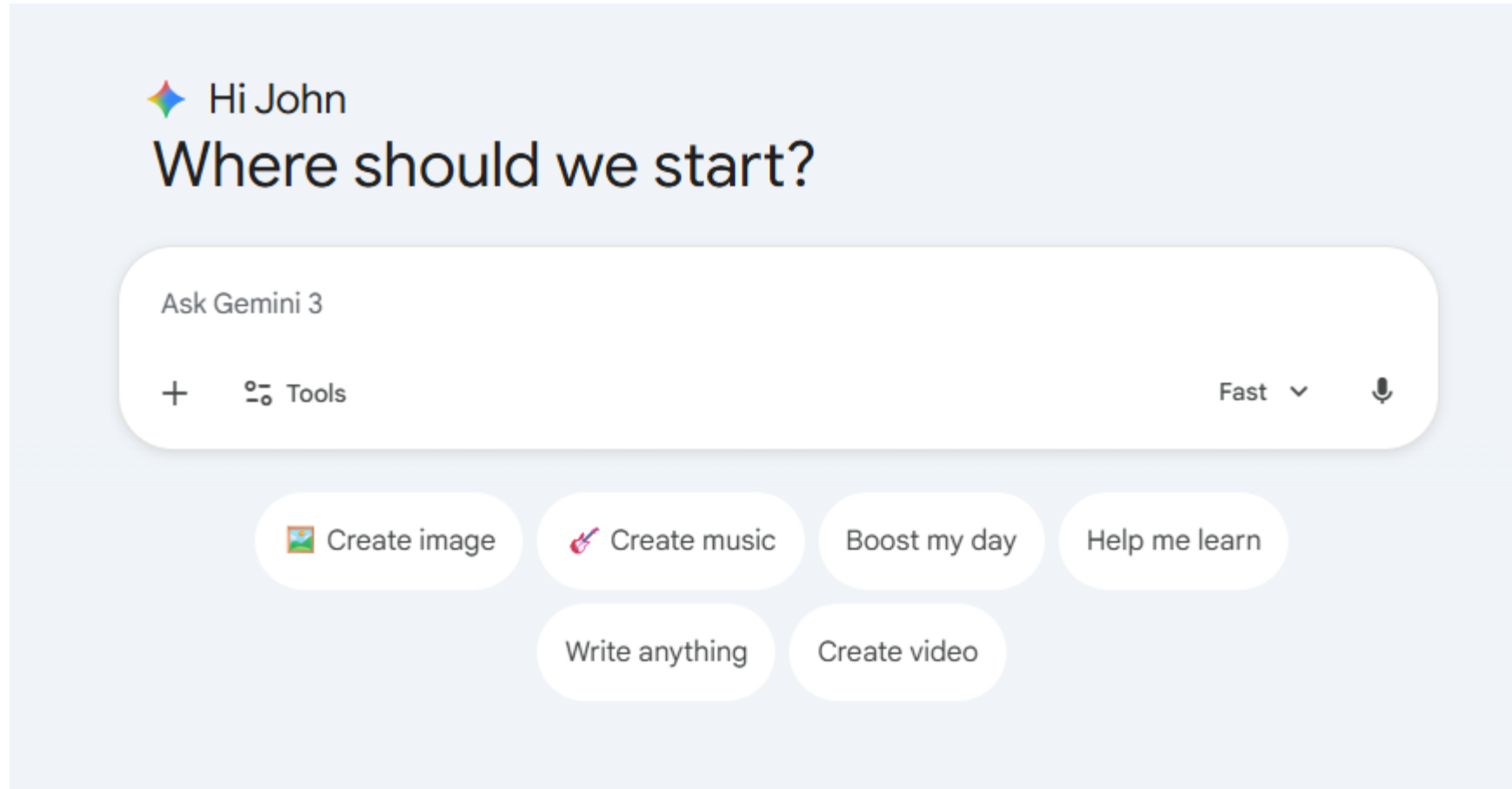
- **Total Current Assets:** \$80,126 million 🔗
- **Total Current Liabilities:** \$18,047 million 🔗
- **Current Ratio:** $\$80,126 / \$18,047 = 4.44$ 🔗

This ratio indicates that Nvidia had \$4.44 in current assets for every \$1.00 of current liabilities, reflecting a very strong liquidity position. For comparison, the current ratio at the end of the prior fiscal year (2024) was 4.17. 🔗+1

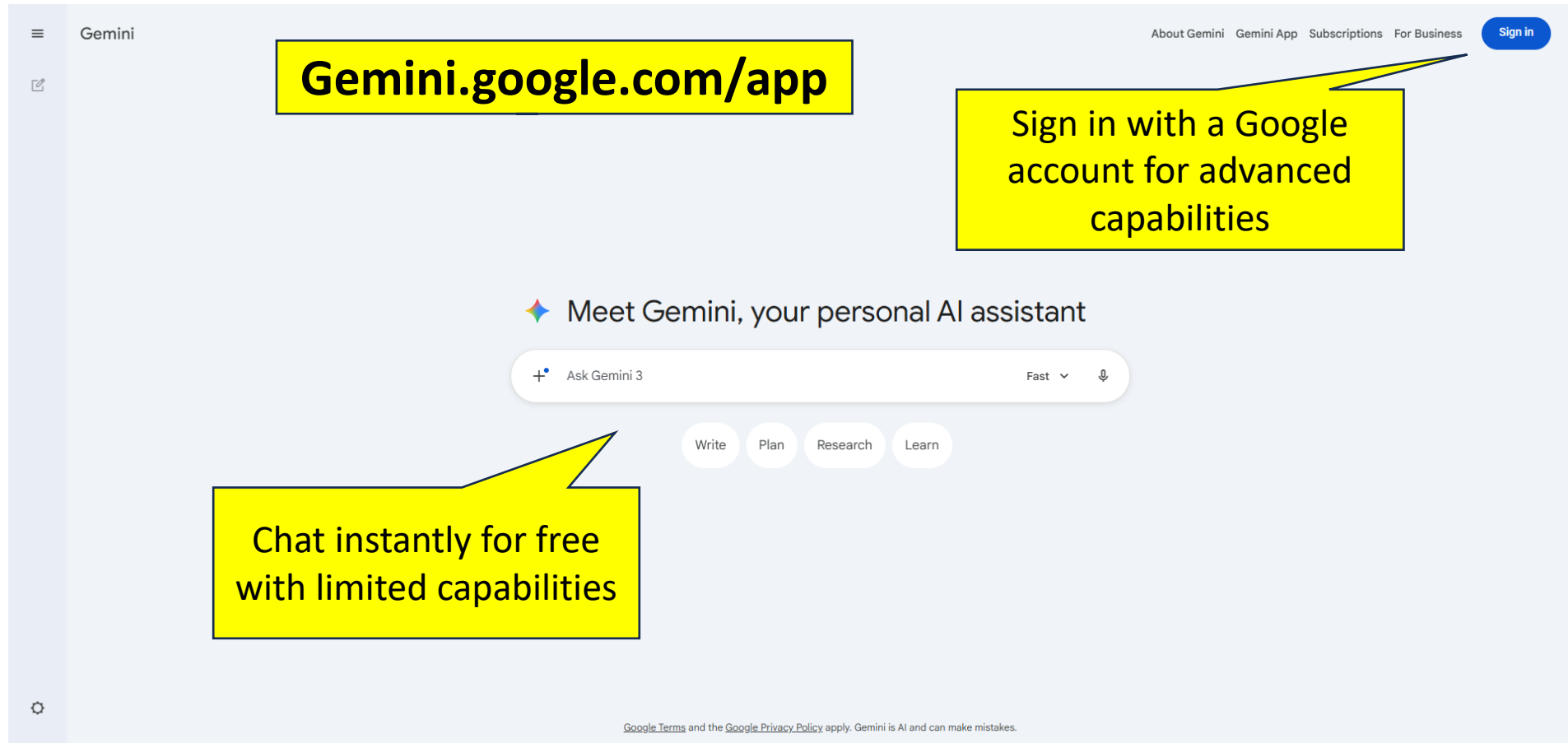
Approximately 116 tokens in total (462 characters / 4 characters per token)

Context window

GOOGLE GEMINI INTERFACE TOUR



Getting Started with Google Gemini



Google Gemini Chat Interface

The image shows a screenshot of the Google Gemini chat interface with several yellow callout boxes pointing to specific features:

- Start a new "temporary" chat with no history retained**: Points to the "New chat" button in the top left.
- Start a new chat with an empty context window**: Points to the "New chat" button in the top left.
- Premade or custom prompts**: Points to the "Gems" section in the left sidebar.
- Chat History**: Points to the list of chat titles in the left sidebar.
- File upload (RAG) & tools**: Points to the "+" icon and "Tools" button below the input field.
- Advanced features**: Points to the "Settings & help" option at the bottom of the left sidebar.
- Prompt**: Points to the text input field containing "Ask Gemini 3".
- Generated output**: Points to the response "Hi John Where should we start?".
- Audible input**: Points to the microphone icon next to the input field.
- Model selector**: Points to the "Fast" dropdown menu.
- Sign in / out**: Points to the "PRO" and user profile icon in the top right.

Google Gemini Prompt Options

Hi John
Where should we start?

Ask Gemini 3

+ Tools

- Upload files
- Add from Drive
- Photos
- Import code
- NotebookLM

Upload files from local storage for RAG

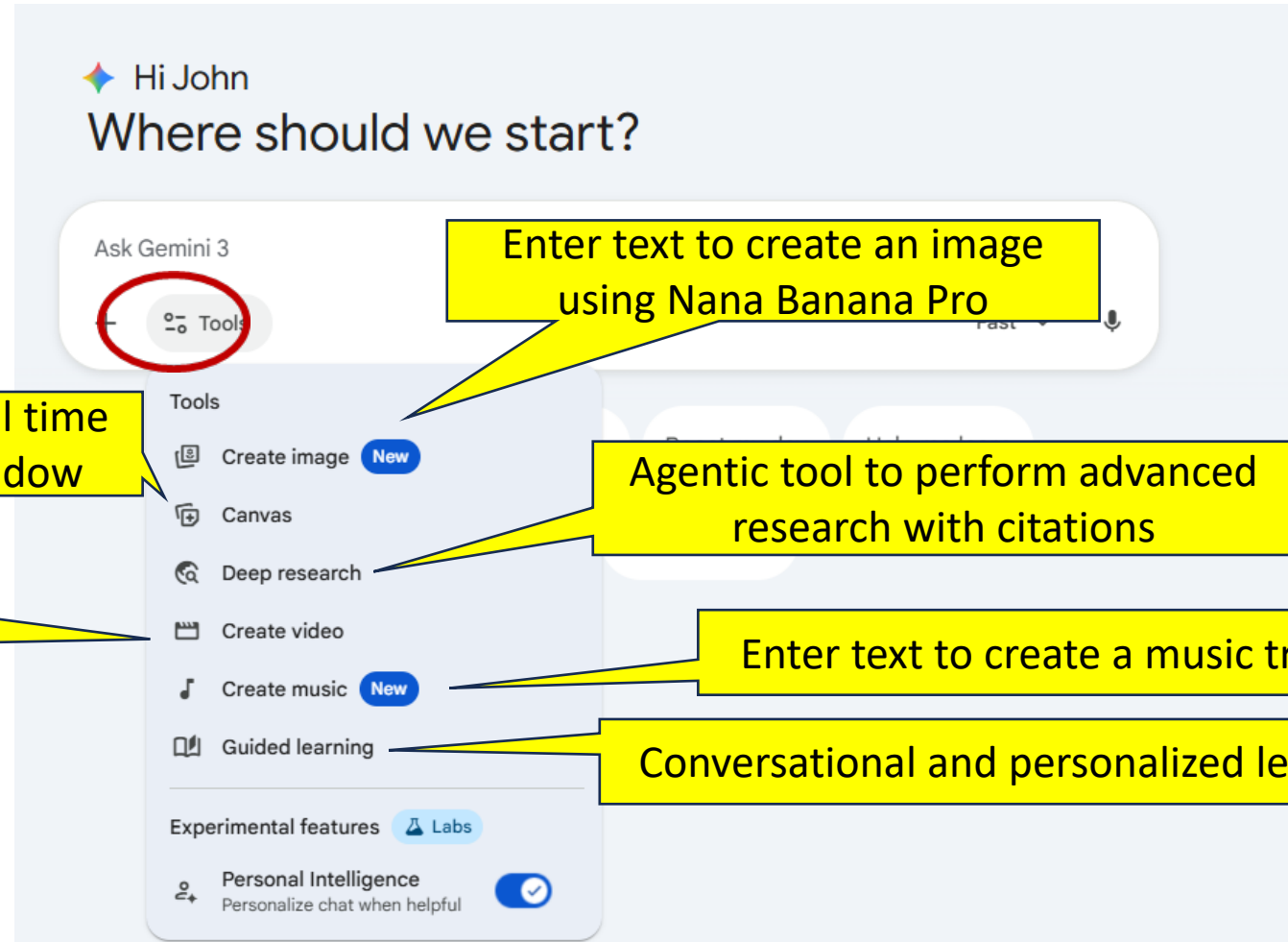
Upload files from Google Drive

Upload photos from Google Photos

Upload custom code for analysis and debugging

Create or access a NotebookLM notebook

Google Gemini Prompt Options



Edit generated output in real time separate from prompt window

Enter text to create a video clip with audio

Enter text to create an image using Nana Banana Pro

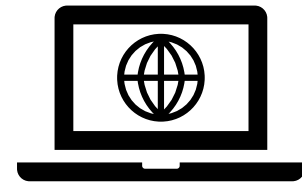
Agentic tool to perform advanced research with citations

Enter text to create a music track

Conversational and personalized learning

Create Image – Prompt Option

- Describe image you want Google Gemini to create using Nano Banana Pro
- Prompt: **Create a picture of NHL hockey player Connor McDavid**



Creating with Canvas

Prompt:

Write an article on the fundamentals of bitcoin cryptocurrency

Gemini

Write an article on the fundamentals of bitcoin cryptocurrency

◆

I will now generate an article titled "Bitcoin Fundamentals" that covers its origins, core technology, and economic principles.

Bitcoin Fundamentals
Mar 24, 8:45 PM

This article provides a solid foundation for anyone looking to understand why Bitcoin is unique among digital assets.

[The History of Bitcoin and the Satoshi Mystery](#)

This video explores the origins of Bitcoin and the mysterious figure behind its creation, providing historical context to its technical fundamentals.

Chat window

Bitcoin Fundamentals Article and Video

Bitcoin Fundamentals | Heading 1 | B I | Create

The Fundamentals of Bitcoin: A Comprehensive Guide

Bitcoin, launched in early 2009 by the pseudonymous Satoshi Nakamoto, represents a decentralized, peer-to-peer electronic cash system.

To understand Bitcoin, one must look at the intersection of cryptography, economics, and distributed systems.

1. Core Principles: Decentralization and Trustlessness

The defining characteristic of Bitcoin is **decentralization**. Traditional financial systems rely on central authorities (banks, governments) to verify transactions and manage the money supply.

Bitcoin replaces this central authority with a distributed network of computers (nodes).

- **Trustlessness:** You do not need to "trust" a middleman. Instead, you trust the open-source code and the consensus of the network.
- **Censorship Resistance:** Because there is no central point of control, no single entity can easily block a transaction or seize funds.

Canvas window



Deep Research – Prompt Option

<u>Feature</u>	<u>Standard Prompt</u>	<u>Deep Research</u>
Speed	Instant (Seconds)	5–20 minutes
Process	Direct answer or 1-2 web searches	Multi-step plan, browsing 100+ sources
Output	Chat message / short summary	Multi-page structured report
Control	Follow-up prompts	Review and edit the research plan first
Best For	Facts, creative writing, quick help	Market analysis, complex technical topics

Table generated by Google Gemini

Prompt:

You are an expert U.S. tax law. I am a CPA tax practitioner. Explain to me, in a bulleted list, the important changes the HR1 (One Big Beautiful Bill of 2026) made to depreciation and Section 179 rules and reporting.



Create Video – Prompt Option

- Use this option to create a video clip using text-to-video
- Prompt:

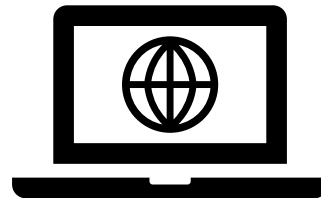
Create a video promoting the beauty of St. John USVI.



Create Music – Prompt Option

- Use this option to create a video clip using text-to-video
- Prompt:

Create a jingle promoting Higgins Advisory, LLC
AI education and advisory services



Guided Learning – Prompt Option

- Use this option when you want to activate an interactive learning chat on a specific subject.
- Prompt:
About Blockchain technology. Specifically, as it relates to my role as a CPA Auditor.



Alternative Prompt Processing Modes

“Fast” = Designed to give quick answer

“Thinking” = Deeper processing using “chain of thought” approach

“Pro” = Uses Gemini’s most sophisticated models with a much larger context window



Fast



Thinking



Pro

Agent Mode – Prompt Option

- Use this option when you want to automate a process.
- Prompt:

Create a Google Gemini agent using Python that can look at a stock price for a particular equity daily. Pull the price from Yahoo Finance and then update an excel workbook file and add a row to update with the stock price information each day.



ADVANCED FEATURES REVIEW

GOOGLE GEMINI ADVANCED FEATURES

NotebookLM
PERSONALIZED RESEARCH
DOCUMENT ANALYSIS
SOURCE-BASED ANSWERS

GEMS
CREATIVE WRITER GEM
CODING ASSISTANT GEM
DATA ANALYST GEM
CUSTOM AI EXPERTS
PRESET PROMPTS
TAILORED WORKFLOWS

SCHEDULED ACTIONS
AUTOMATED TASKS
CALENDAR INTEGRATION
• AUTOMATED TASKS
• CALENDAR INTEGRATION
• TIMELY REMINDERS
• WORKFLOW EFFICIENCY

COMPLEX REASONING & CODING

```
1 <?xml version="1.0"?>  
2 <code>= toast  
3 </code>  
4 </xml>
```

MULTIMODAL CAPABILITIES

DEEP GOOGLE WORKSPACE INTEGRATION

PERSONAL INTELLIGENCE
DEEP CONTEXT AWARENESS
• PROACTIVE
• ADAPTIVE LEARNING
• INSIGHTS
• HOLISTIC PROFILES

Google Gemini Advanced Features

- NotebookLM
- Gems
- Personal Intelligence
- Scheduled Actions

Understanding NotebookLM

Topic specific workspace for research and analysis projects

Creates and manages curated information resources

Prompts are grounded in curated resources resulting in minimal potential for hallucinations

Generates a wide variety of outputs ranging from audio, debate, infographics, video and more

NotebookLM Interface


The screenshot displays the NotebookLM interface for a notebook titled "Bitcoin: A Peer-to-Peer Electronic Cash System". The interface is divided into several sections:


- Top Bar:** Includes a "Create notebook" button, "Analytics", "Share", "Settings", "PRO", and a user profile icon.
- Left Panel (Sources):** A list of sources used for the notebook, including "A Peer-to-Peer Electronic Cash System - Bitcoin", "BITCOIN INVESTMENT THESIS - Fidelity Digital Assets", "Bitcoin Optech Newsletter #367", and "Bitcoin Taproot Upgrade: Everything You Need to Know...". A red circle highlights the notebook title at the top of this panel.
- Center Panel (Note Content):** Displays the main text of the notebook, which discusses the evolution of Bitcoin, its technical foundation, and regulatory challenges. A yellow callout box is overlaid on the bottom of this panel.
- Right Panel (Studio):** Offers various output formats such as "Audio Overview", "Slide Deck", "Video Overview", "Mind Map", "Reports", "Flashcards", "Quiz", and "Infographic". A yellow callout box is overlaid on this panel.
- Bottom Panel (Chat):** A chat area for interacting with the notebook's content, with a yellow callout box overlaid on it.

Yellow callout boxes highlight the following features:

- Collaborate with others:** Located at the top right of the interface.
- Curated resources internal and external:** Located in the left panel, pointing to the list of sources.
- Notebook exclusive chats grounded in curated notebook resources:** Located in the bottom panel, pointing to the chat area.
- Multitude of output formats:** Located in the right panel, pointing to the Studio section.

Gemini Gems


 **Build AI apps, a new kind of Gem from Google Labs**
Create and share AI mini-apps and custom workflows with Google Labs. Try a premade Gem to start, or remix to make it your own.


Gems made by Labs 


[Show more](#) 


Recipe Genie
Transform your fridge leftovers into delicious meals



Marketing Maven
Brainstorms with you on content and marketing strategy


Claymation Explorer
Turn any topic into an animated claymation infographic


Learning with YouTube
Turn your YouTube video into a quiz to help you learn

My Gems from Labs 

[New Gem](#)


Tax Optimization Architect
Unlock hidden savings and maximize after-tax wealth.

Understanding Gems

Essentially a pre-built prompt framework

Baked in context serves as prompt foundation

Instantly accessible

Prebuilt vs. custom Gems

Tax Optimization Architect Demo

Gem Example – Tax Optimization Architect

The screenshot displays the 'Tax Optimization Architect' application interface. The top navigation bar includes a back arrow, the title 'Tax Optimization Archit...', a 'Draft' status, and buttons for 'Editor' and 'App'. On the right, there are 'Saved', 'Publish', and 'Share' buttons, along with settings and user icons.

The main workflow editor area features a toolbar with 'User Input', 'Generate', 'Output', and 'Add Assets' buttons. The workflow consists of three steps:

- Form 1040 Pdf**: Upload Form 1040 PDF
- Supporting Schedules Pdf**: Upload supporting schedules PDF
- Analyze Tax Documents**: Perform a comprehensive tax analysis acting as a senior tax strategist and CPA with 20+ years of experience.
- Generate Tax Analysis R...**: Generate an HTML report to present the comprehensive tax analysis.

At the bottom of the editor, there is an 'Edit these steps' button with a microphone icon and a play button. A small note below it reads: 'Opal can make mistakes, so double-check it.'

The right side of the image shows a mobile preview of the application. The mobile interface has a 'Preview' button and tabs for 'Console', 'Step', and 'Theme'. The main content area features a 3D graphic of a blue arrow pointing upwards through a circular ring, surrounded by documents. Below the graphic, the title 'Tax Optimization Architect' is displayed, followed by the tagline 'Unlock hidden savings and maximize after-tax wealth.' and a prominent 'Start' button.



Gem Example – Tax Optimization Architect

The screenshot shows a mobile application interface for a tax analysis report. At the top, there is a navigation bar with a back arrow, the text "Tax Optimization Archit..." followed by "Draft", and buttons for "Editor" and "App". On the right side of the navigation bar, there are buttons for "Saved", "Publish", "Share", and a settings gear icon. Below the navigation bar is a dark blue header section with a "CONFIDENTIAL ANALYSIS" label in a teal pill. The main title is "Comprehensive Tax Analysis Report" in large white font, with a subtitle below it: "A strategic evaluation of financial positions, risks, and optimization opportunities for the current fiscal year." Below the header, there are two document preview cards: "SOURCE DOCUMENT Form 1040 PDF" and "FINANCIAL DATA Supporting Schedules PDF". At the bottom, there is a section titled "Immediate Red Flags" with a red warning triangle icon.



Personal Intelligence

Personal Intelligence



Get more helpful responses and recommendations based on info about you and your world



Memory
Gemini learns from your past chats to understand more about you. Coming soon to Live.
[Manage and delete](#) your past chats anytime. [Learn more](#)



Connected Apps
You can choose to have Gemini use insights about you from some Connected Apps to personalize your experience and help you get more done



Instructions for Gemini
Customize Gemini's responses, like "Use bullet points for long paragraphs"

Personal Intelligence – Instructions for Gemini

Your instructions for Gemini



Customize how Gemini responds to you by giving it instructions. [Learn more](#)

Examples:

- Start responses with a TL;DR summary
- Use bullet points for long paragraphs

+ Add

Delete all

Create all output at the 10th grade reading level. Spell out all acronyms. Avoid opinions, unless instructed. Provide citations for all generated content. Present output in bulleted list format whenever practical.






Your premium content

Gemini prioritizes your paid subscriptions to generate better answers for you. Here you can control which sources are included in the related responses.




[Manage subscriptions linked to your Google Account](#)

Google Gemini – Scheduled Actions






Daily Weather Forecast Scheduled ◆ Upgrade   

At 8:00 am Every morning give me the daily weather forecast for Rochester, Michigan

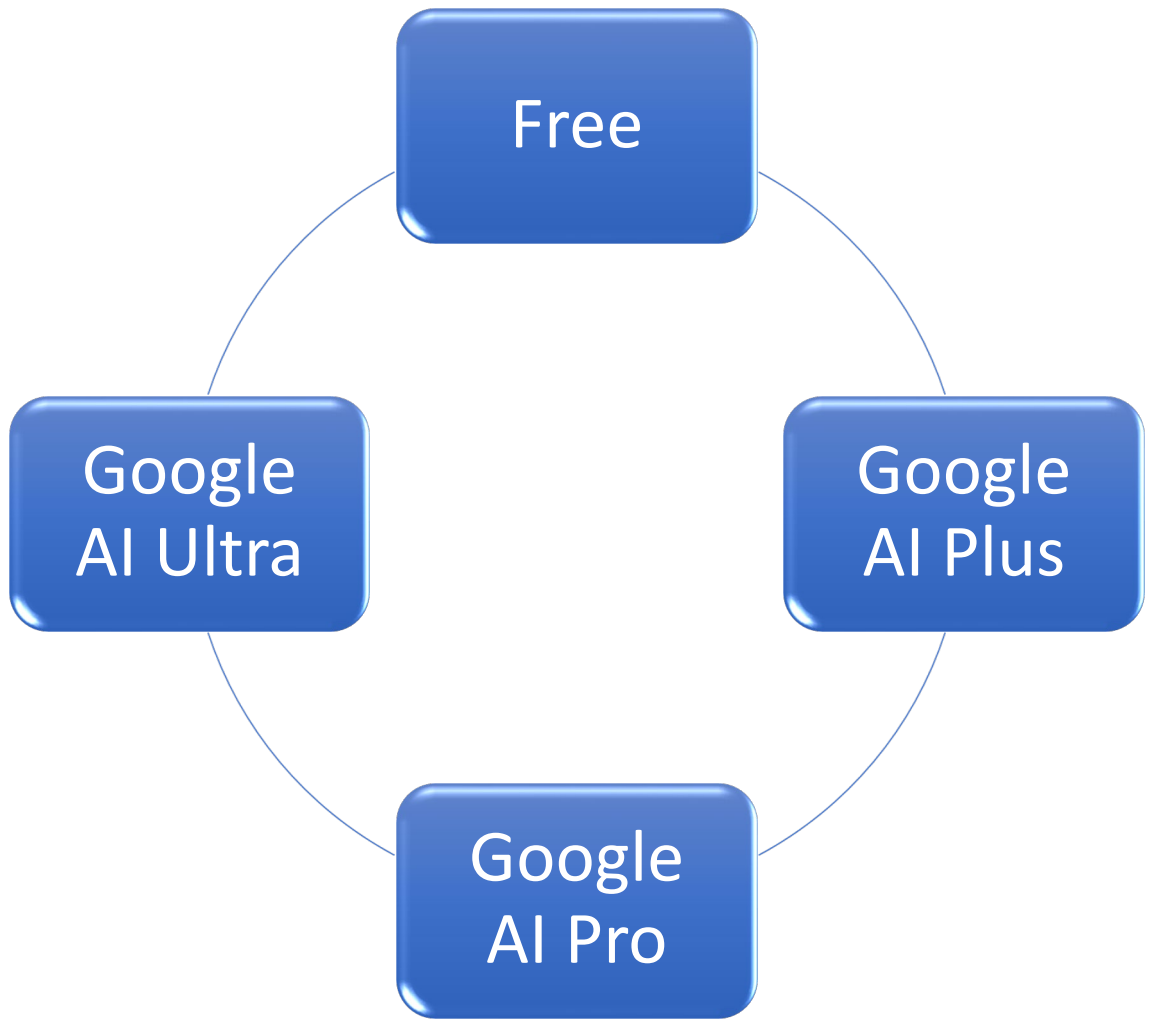
◆ Got it! I've scheduled that for you. Ask me to edit or delete your scheduled action at any time.

8 AM  **Daily Rochester weather forecast**  

Give me the daily weather forecast for Rochester, Michigan at a 10th...

SUBSCRIPTION PLAN COMPARISON

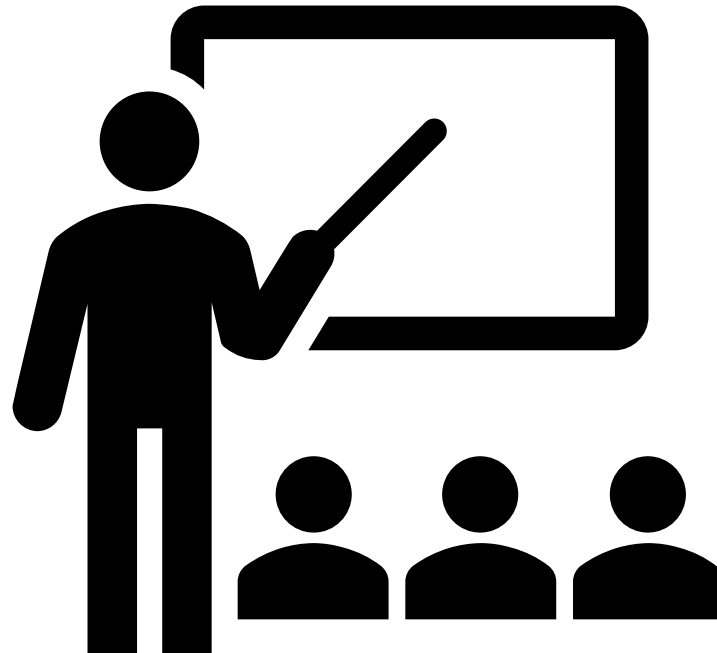


Individual Based Subscription Plans

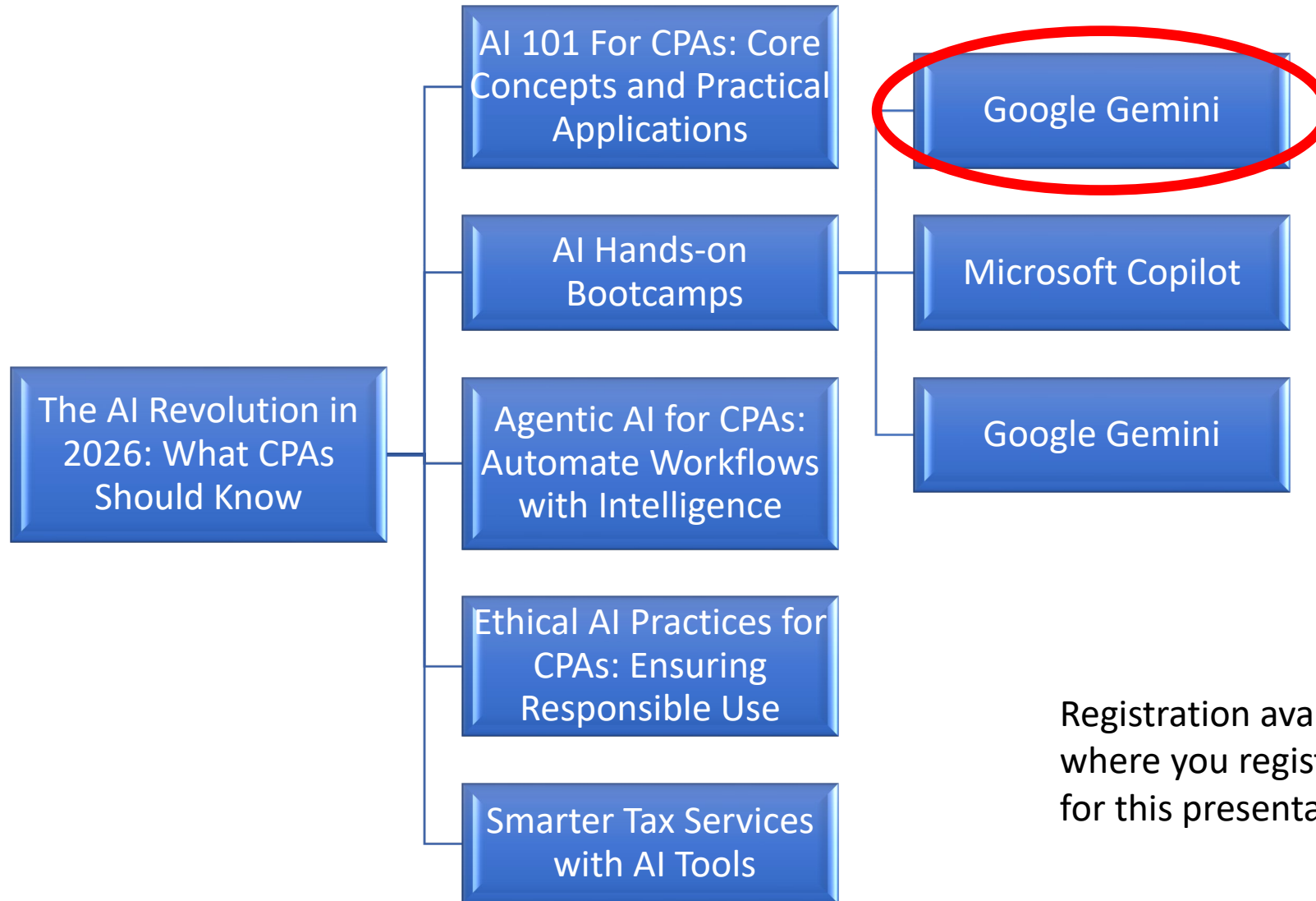


Feature	Free (Basic)	AI Plus	AI Pro	AI Ultra
Monthly Price	\$0	\$7.99	\$19.99	\$249.99
Primary Model	Gemini 3 Flash	Gemini 3 Pro (Limited)	Gemini 3 Pro (Full)	Gemini 3 Ultra
Context Window	32,000 tokens	128,000 tokens	1 Million tokens	1 Million tokens
Google Storage	15 GB	200 GB	2 TB	30 TB
Deep Research	5 reports / month	12 reports / day	20 reports / day	120 reports / day
Image Generation	Basic (Nano Banana)	Nano Banana 2 (50/day)	Nano Banana 2 (100/day)	Nano Banana 2 (1,000/day)
Video (Veo 3.1)	Limited Access	2 videos / day	3 videos / day	5 videos / day
Workspace Integration	None	Limited (Gmail/Docs)	Full Integration	Full Integration

WRAP-UP



2026 Higgins Advisory AI Curriculum



Registration available where you registered for this presentation

In Summary

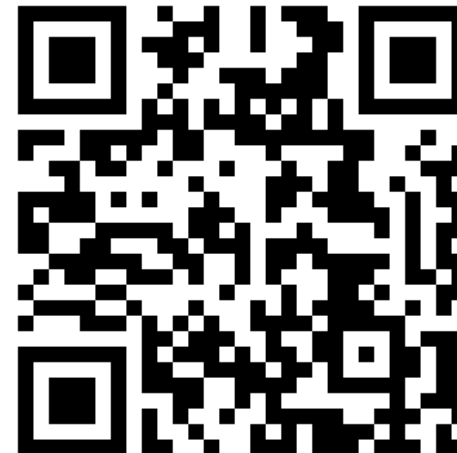
- Applications of Google Gemini can range from simple to extremely complex
- Experiment with the many features that we covered today
- Use Google Gemini as much as possible to develop your skills at leveraging the power of generative AI
- ***Build you knowledge, build your value***

Questions ?



Thank you!!!

Let's connect on LinkedIn →



APPENDIX: ACCOUNTING / TAX / FINANCE

CASE STUDIES



Case Study 1: Tax Research

- Scenario: You are asked by a client to explain the tax treatment of cryptocurrency staking rewards.

Case Study 1: Tax Research



Prompt example

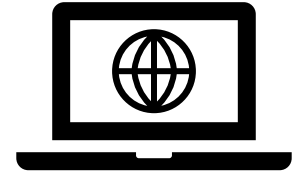
Prompt:

- Act as a professional tax advisor.
- The audience is a non-financial taxpayer.
- Prepare a summary explanation of the tax treatment of cryptocurrency staking.
- Keep the tone professional, less than 500 words, in a bulleted list, in memo format, provide citations, write at the 10th grade level.

Case Study 2: Communications / Content Generation

- Scenario: You need to present the highlights of the University of Notre Dame's FY2025 financial statements to the Board of Trustees.

Case Study 2: Communications / Content Generation



Prompt example

Prompt:

- Act as a professional communications coach to accounting and finance professionals.
- The audience is the Board of Trustees of the University of Notre Dame. They are a combination of clergy and lay people. They may or may not be financial reporting savvy.
- Prepare a timed outline for a 45-minute presentation on the FY 2025 audited financial statements.
- Keep the tone professional. Format in a bulleted list. Suggest potential charts and graphs to enhance the presentation. Compose at the undergraduate college reading level.
- The FY 2025 Audited financial statements are added as RAG.

Case Study 3: Document Analysis

- Scenario: Analyze the terms of an office lease agreement for your client or company and provide an opinion on the quality, or lack thereof, of the lease agreement.

Case Study 3: Document Analysis



Prompt example

Prompt:

- Act as a legal expert specializing in commercial real estate agreements.
- The audience is a potential lessee of a commercial office. Assume the lessee is not versed in the legalities of a lease agreement.
- Prepare a summarized analysis of the lease agreement to identify any lease terms that are detrimental to the lessee, as well as any missing terms that should be added to the agreement. Include an executive summary with your opinion of the quality of the lease from the perspective of the lessee.
- Keep the tone professional. Format in a bulleted list. Compose at the 10th grade reading level.
- An actual lease agreement will be added as RAG.

Case Study 4: Data Analysis

- Scenario: Analyze the annual reports of four major AI technology companies to understand the financial strengths and weaknesses of them comparatively.

Case Study 4: Data Analysis



Prompt example

Prompt:

- Act as an expert financial analyst.
- The audience is a professional financial advisor who advises clients on financial planning and wealth management issues.
- Analyze the annual reports of these four AI technology leaders and provide a comparative analysis of financial strengths and weaknesses of each of them relative to the others. Include an executive summary of each company's financial performance and position.
- Keep the tone professional. Format as comparative tables. Create charts and graphs as appropriate. Compose at the 10th grade reading level. Provide definitions of any complex financial terms or metrics.
- Actual annual report files will be added as RAG.

Case Study 5: Workflow Automation

- Scenario: Create an agent to provide an executive summary of a specified industry to prepare the CPA business advisor to be conversant with the management team of a business in the specified industry.

Case Study 5: Workflow Automation



Prompt example

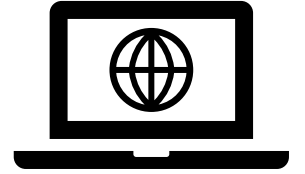
Prompt:

- Act as an expert industry research assistant.
- The audience is a CPA business advisor who will be meeting with the management team of a business within the specified industry.
- Provide a macro level executive summary to prepare the CPA business advisor to meet with company representatives. Prompt the user for key information related to the industry. Use industry resources to inform on the key aspects of operating a business within the industry.
- Keep the tone professional. Format with bullet points, tables and charts, as appropriate. Create charts and graphs as appropriate. Compose at the 10th grade reading level. Provide definitions of any nomenclature related to the industry as well as key financial metrics.

Case Study 6: Innovation / Brainstorming

- Scenario: Develop the framework for a strategic planning retreat for a 50 person CPA firm to develop an effective and responsible AI adoption plan for the firm.

Case Study 6: Innovation / Brainstorming



Prompt example

Prompt:

- Act as a strategic planning facilitator for accounting and advisory firms.
- The audience is the leadership team of a 50 person CPA firm responsible for designing an effective AI adoption planning retreat for the firm.
- Develop a comprehensive plan for a one-day retreat with the goal of having a comprehensive framework for the firm to adopt an AI implementation plan that is effective, efficient and safe. Create a timed agenda, define the methodology for capturing thoughts and ideas and organizing them into a manageable format that facilitates synthesizing them into actionable initiatives. Define specific deliverable outcomes for the event.
- Keep the tone professional. Format as a timed agenda for the event. Identify the specific roles and responsibilities. Develop a series of thought-provoking questions to encourage input and feedback from all participants. Recommend documentation procedures.