

MULTIPLE INTERACTIVE TEACHING PLATFORM

BACKGROUND OF THE INVENTION

1. Field of the Invention

5 The present invention relates to a multiple interactive teaching platform, and more particularly to the multiple interactive teaching platform formed by a member's user interface, a financial learning system, and an administrator's maintenance module. One just needs to complete an account registration by inputting related member account data to the member's user interface to
10 become a member. If the member's login verification is correct, the financial learning system will allocate and convert a fund invested by the member into a number of leaning points and provide financial interactive learning according to the mechanism settings of jump point, distribution, elimination, circulation, and cashing. The administrator's maintenance module manages and maintains the
15 normal operation of the whole teaching platform, the related financial learning, and the publication of related teaching information, and also updates and maintains the system security. Through the multiple interactive learning of the financial operations made by the members, the learning purpose for making an appropriate funding circulation and a profit is achieved.

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2. Description of the Prior Art

 In general, a financial operation such as an investment of securities and stocks can be started upon the completion of opening an account, and investors can start to select the product they trust by the dollar amount in the account for
25 investment. During the investment process, the investors always worry about the

transfer of funds, a low-priced selling, a stock price falling, and finally being locked up, since a general financial operation still has no settings for mechanisms such as jump point, distribution, elimination, circulation and cashing. As a result, the risk of investment is too high. The conventional financial operation also has no multiple interactive teaching platform and fails to provide the multiple interactive teaching platform for the investors to learn the financial operation through the multiple interaction between a multiple of members. Therefore, the purpose of teaching how to gain in income by an appropriate fund circulation is not achieved. In view of the aforementioned drawback, the investor of the present invention conducted extensive research and finally provided a multiple interactive teaching platform in accordance with the present invention to overcome the drawback of the prior art.

SUMMARY OF THE INVENTION

Therefore, it is a primary objective of the present invention to provide a multiple interactive teaching platform to learn the financial operation through the multiple interaction between a multiple of members, so as to achieve the purpose of teaching how to gain in income by an appropriate fund circulation.

The present invention provides a multiple interactive teaching platform, and comprises a member's user interface, provided for a member to input related member account data. The member's user interface includes a login verification module. A financial learning system is coupled to the member's user interface, and formed by sequentially connecting a member account database, a funding unit, a learning point unit, a mechanism setting unit and a system memory module. The member account database is coupled to the member's user

interface. The member account database is provided for storing the related member account data. The funding unit is provided for allocating and converting a fund invested by a member into a number of leaning points. The learning point unit is provided for controlling the member's number of leaning points. The mechanism setting unit is provided for setting the member's number of leaning points according to the mechanisms of jump point, distribution, elimination, circulation and cashing to conduct financial interactive learning. The system memory module is provided for storing the teaching records of the related member's fund allocation, the number of leaning points, and the mechanisms of jump point, distribution, elimination, circulation and cashing. An administrator's maintenance module is coupled to the financial learning system, for managing and maintaining a normal operation of the whole teaching platform to perform a related financial learning, publishing and updating teaching information, and maintaining a system security.

Preferably, the member's user interface is provided for a plurality of members to input related member account data via a network connection. The member account data includes a member identity data, a member account, and a member password, and the login verification module is provided for verifying the correctness of the member identity data, the member account, and the member password.

Preferably, the mechanism setting unit allocates the number of learning points into administration points, feedback points and investing points in a proportion of 1:6:3.

The main advantage of the multiple interactive teaching platform of the present invention resides on that a mechanism setting unit of a financial learning

system is provided for setting the mechanisms of jump point, distribution, elimination, circulation and cashing to reduce the risk of investment, so that the purpose of teaching how to gain in income by an appropriate fund circulation can be achieved simply by learning the financial operation through the multiple
5 interaction between a multiple of members.

Other objects, advantages, and novel features of the present invention will become more apparent from the following detailed description when taken in conjunction with the accompanying drawings.

10 BRIEF DESCRIPTION OF DRAWINGS

FIG. 1 is a block diagram of an embodiment of the present invention;

FIG. 2 is a flow chart of an embodiment of the present invention; and

FIG. 3 is a block diagram showing a platform point circulation status in accordance with an embodiment of the present invention.

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DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

To illustrate the effects and advantages of the present invention, a preferred embodiment is provided in the following paragraphs with reference to the accompanying drawings.

20 With reference to FIG. 1 for a multiple interactive teaching platform in accordance with an embodiment of the present invention, the multiple interactive teaching platform comprises a member's user interface 1, a financial learning system 2 and an administrator's maintenance module 3, and the member's user interface 1 is provided for a member to input related member account data, and
25 the member's user interface 1 has a login verification module 10, wherein the

member's user interface 1 is provided for a plurality of members to input related member account data via a network connection, and the member account data include a member identity data, a member account and a member password, and the login verification module 10 is provided for verifying the correctness of the member identity data, the member account and the member password; the financial learning system 2 is coupled to the member's user interface 1 and formed by sequentially connecting a member account database 20, a funding unit 21, a learning point unit 22, a mechanism setting unit 23 and a system memory module 24, and the member account database 20 is coupled to the member's user interface 1 and provided for storing related member account data, and the funding unit 21 is provided for allocating and converting a fund invested by a member into a number of leaning points, and the learning point unit 22 is provided for controlling the member's number of leaning points, and the mechanism setting unit 23 is provided for setting the member's number of leaning points according to the mechanisms of jump point, distribution, elimination, circulation and cashing to carry out financial interactive learning, and the system memory module 24 is provided for storing the teaching record of the related member fund allocation, the number of leaning points, and the jump point, distribution, elimination, circulation and cashing mechanisms; and the administrator's maintenance module 3 is coupled to the financial learning system 2 and provided for managing and maintaining a normal operation of the whole teaching platform, carrying out the financial learning, publishing and updating the teaching information, and maintaining the system security.

With reference to FIGS. 1 and 2 for the multiple interactive teaching of the present invention, one just needs to have the assistance of a member to operate

the member's user interface and enter related member account data to complete an account registration in order to become a new member. If the member enters the member identity data, the member account and the member password, the login verification module 10 will verify the correctness of the member identity data, the member account and the member password. After a correct verification is confirmed, the financial learning system 2 will allocate and convert a fund invested by the member into a number of leaning points and also set the mechanisms of jump point, distribution, elimination, circulation and cashing to carry out the financial interactive learning, wherein the "jump point" mechanism includes the settings of "limited quantity" and "price-up after sold-out" in order to overcome the problem of the rising and falling stocks. For example, the number of leaning points is divided into 20 prices from 0.2USD to 0.4USD. During the selling process at these 20 prices, the price may rise like a ladder, and each increment of the increased price is called a "jump point". For example, if 3000 cards with the learning points at a unit price of 0.2USD are sold out, the unit price of 0.2USD will automatically go up to 0.21USD, and an announcement on selling 5000 new cards will be made. Now, the unit price of 0.2USD is increased to 0.21USD with an increase of 0.01USD. In other words, the value of the account of each member is increased. When a member owns 10,000 learning points, the member gains an income of 100USD, and when a member owns 100,000 learning points, the member gains an income of 1000USD, and so forth. The learning points are allocated proportionally to each member account, wherein the allocated points proportion includes 60% of feedback points used for assisting the new member registration, 30% of investing points used for maintaining the endurance of financial learning, and 10% of administration

points used for supporting the operating expenses of the platform. In the setting of the mechanism of “distribution”, for example, if the highest price of the learning point is 0.4USD, then no higher price will be issued. The main reasons reside on the value, cost and investment willingness. In real estate, for example,

5 if the house is more expensive, the buying power will be lower. Finally, the housing market bubble will burst, and the houses will have high value but no market. Therefore, the real estate will follow the rules of common dividend and ex-dividend in the stock market. In other words, the quantity becomes larger while the value is remaining unchanged. The price of the learning point originally

10 increased to the highest price of 0.4USD is dropped back to 0.2USD to recover the cost. Meanwhile, the number of leaning points held by each member account is doubled to cover the loss possibly caused by the price fall. In real estate, for example, if one buys a house of five million dollars and the market value becomes ten million dollars after several years, the government will implement a

15 house price fallback policy in order to stabilize the atmosphere of purchase, and the price will return to the original five million dollars. It seems that the market value has been halved, but one house becomes two houses. In other words, the original ten-million-dollar house becomes two five-million-dollar houses. The value remains unchanged, but the quantity is increased. The difference resides

20 on that when the unit price of flat rises again, the market value of the two houses will grow at the same time, and the income is twice as that of the past. In other words, the number of leaning points will change from the original 100,000 learning points with a unit price of 0.4USD to 200,000 learning points with a unit price of 0.2USD, and this is called “distribution”. The asset of each member can

25 be used for gaining an income in a stable and reasonable mechanism. In the

mechanism of “elimination”, for example, the upper limit of each member’s income is 3 times (In other words, if the number of members or the number of leaning points is increased, the distribution ratio of the income will follow the member’s package and use an upper limit of three times. This setting ensures the rationality of the multiple interactive financial learning. In addition, the number of leaning points also has a setting of upper limit, so that when the upper limit of the package is 5000,000 shares, the distribution mechanism directly initializes the number of leaning points to reset it to its initial account opening status, so that the distribution mechanism also perform the “elimination” while increasing the income each time. In the setting of the “circulation mechanism, for example, if each member has a 30% income which will be converted into the investing points, and the learning points are set to be bought at midnight to ensure the continuity of the financial learning, so that when there is more income, more investing points will be converted and when there is less income, less investing points will be converted, so as to maintain a balanced proportion. In the meantime, the fund is allocated again appropriately. In the setting of the “cashing” mechanism, for example, if the member has gain a triple income through the jump point and distribution mechanisms, the member may participate again to return to the fund allocation process. Now, the member has to buy points from other members. To promote the interactive financial learning between members, the cashing mechanism of cashing in the points is implemented to assist the circulation of the members’ cash flow, and the whole process uses the administrator’s maintenance module for managing and maintaining a normal operation of the whole teaching platform, performing related financial learning, publishing and updating teaching information, and

maintaining system security. The whole process has the following features: 1. The “Cash flow” that overcomes the risk of investment. 2. The “Gain” jump point distribution mechanism, 3. The control of three times of the “Upper limit”. 4. The initialization of the quantity of “elimination” units. 5. The 30% of the circulation of investment. 6. The cashing mechanism provided for members to cash in or change to purchase the points. Therefore, the learning purpose for making an appropriate funding circulation and a profit can be achieved through the multiple interactive learning of the financial operations made by the members.

With reference to FIG. 3 for a block diagram showing a platform point circulation status in accordance with an embodiment of the present invention, the registration/activation is used for circulation in the platform point circulation status. Firstly, the learning point is set, and the learning point determines the value-added benefits of an account according to the holding number of leaning points, and the effect is similar to the number of shares in stocks and securities, wherein the allocated points are divided into the following proportion of administration points (10%), feedback points (60%) and investing points (30%), wherein the administration points (10%) come from 10% of the total transaction volume. When a member activates or registers a new account, the member has to provide the administration points (10%) to open and use an account. For example, opening an account of 700USD, an amount of 70USD for the administration points is paid, and the feedback points 60% come from the income point produced when a number of leaning points are sold out, and the feedback points are used for converting registered points and activation points, and transfer can be made between the members for changing and purchasing points, and the investing points (30%) are provided for the circulation transaction

and these points come from 30% of the member's income, and all of these points are used to buy the learning points at each hour daily, so that the number of leaning points keep on selling and growing, and the registered points are used for opening and register a new member account and these points come from the
5 generation of the member account, and the activation points are used for recovering the accumulated profit of an account when the number of learning points in the account is tripled, and the activation points come from the conversion or acquisition of the feedback points, but these points are limited to public sales and circulation and cannot be transferred between accounts for the
10 purpose of promoting the transactions between the members and implementing the interactive redemption mechanism between members, so as to complete the platform point circulation status and achieve the effect of making a profit by an appropriate point circulation.

While the invention has been described with reference to the preferred
15 embodiment above, it should be recognized that the preferred embodiment is given for the purpose of illustration only and is not intended to limit the scope of the present invention and that various modifications and changes, which will be apparent to those skilled in the relevant art, may be made without departing from the scope of the invention.

CLAIMS

WHAT IS CLAIMED IS:

1. A multiple interactive teaching platform, comprising:

a member's user interface, provided for a member to input related member
5 account data, and the member's user interface having a login verification module;
a financial learning system, coupled to the member's user interface, and formed
by sequentially connecting a member account database, a funding unit, a
learning point unit, a mechanism setting unit and a system memory module,
wherein the member account database is coupled to the member's user
10 interface; the member account database is provided for storing the related
member account data; the funding unit is provided for allocating and converting
a fund invested by a member into a number of leaning points; the learning point
unit is provided for controlling the member's number of leaning points; the
mechanism setting unit is provided for setting the member's number of leaning
15 points according to the mechanisms of jump point, distribution, elimination,
circulation and cashing to conduct financial interactive learning; the system
memory module is provided for storing the teaching records of the related
member's fund allocation, the number of leaning points, and the mechanisms of
jump point, distribution, elimination, circulation and cashing; and
20 an administrator's maintenance module, coupled to the financial learning system,
for managing and maintaining a normal operation of the whole teaching platform
to perform a related financial learning, publishing and updating teaching
information, and maintaining a system security.

2. The multiple interactive teaching platform of claim 1, wherein the member's user interface is provided for a plurality of members to input related member account data via a network connection, and the member account data include a member identity data, a member account, and a member password, and the login verification module is provided for verifying the correctness of the member identity data, the member account, and the member password.

3. The multiple interactive teaching platform of claim 1, wherein the mechanism setting unit allocates the number of learning points into administration points, feedback points and investing points in a proportion of 1:6:3.