

PUBLIC NOTICE
ANNOUNCEMENT FOR THE RESEARCH GRANT
Reference PRBI/14/2026

A call is open for a Research Grant within the scope of the project “NIZO – FinTech – AI-Driven Personal Financial Planning System (AI-PFPS)”, hereafter referred as “NIZO”, with the internal operation code PS2026/1, from the Polytechnic Institute of Coimbra (IPC), under the following conditions:

The grant aims to develop and implement the following activities:

- 1) Monitoring the implementation of the "NIZO" project, within IPC tasks;
- 2) Predictive analysis;
- 3) Development and implementation of an observatory of behavioural finance algorithms;
- 4) investigate on how NLP can understand and respond to financial issues;
- 5) Financial education, analysis of the impact of external variables and study of market potential.

General scientific area: Computer science, business sciences or similar.

Requirements:

- The candidate must i) hold a bachelor’s or master’s degree in Computer Science, Data Analysis, Business Sciences or related areas, with a special emphasis in the areas of Artificial Intelligence, Machine Learning and data models, in addition to app development;
- If the candidate holds a higher education degree obtained abroad, the degree must have been recognized, if applicable;
- Enrolled in a course that does not lead to an academic degree;
- Experience in:

- a) Data Analysis and Organization
- b) Development of studies, research and diagnostics

Experience in the following areas is also valued:

- c) Project management
- d) Previous projects in Artificial Intelligence, Machine Learning and/or Data Analysis

Work plan:

The work plan to be developed during the research grant period will fall within the scope of the "NIZO" project, with the internal operation code (PS2026/1).

The grantee will develop the following activities:

1. Prepare studies, research and diagnostics directly related to the development of the project, particularly regarding internal production in terms of research, studies, patents/ process and product innovation;
2. Collect and analyze data related to the development of the project;
3. Contribute to the management of the knowledge portfolio generated at the Polytechnic of Coimbra;
4. Predictive analysis studies;
5. Investigating how user behaviour and psychological factors affect financial decision-making and how this can be quantified and used to create better financial advice models (behavioural finance algorithms);
6. Investigate how NLP can understand and respond to complex financial issues and provide actionable information;
7. Identify financial education topics for future development of educational content tailored to the user's level of financial knowledge, guiding them on topics such as credit, taxes, and investment;
8. Study how factors such as interest rates, inflation and stock market trends can be dynamically integrated into a platform to obtain actionable recommendations in real time;
9. Market studies
10. Prepare reports on the implementation of activities within the scope of the project;

11. Contribute to the promotion of the project and its results.

Scholarship period:

The scholarship has an initial duration of 12 months, on an exclusive basis, in accordance with the Research Scholarship Regulation of the Polytechnic Institute of Coimbra – Order No. 5963/2020, of 01/06, in its current wording, with the start date scheduled for May 1, 2026.

Monthly Maintenance Allowance:

1359,64 euros, according to the table of values of Research Grants in the Country awarded by FCT. (https://www.fct.pt/wp-content/uploads/2025/02/Tabela_valores_SMM_2025.pdf) and payment is made monthly by bank transfer.

To this value is added the voluntary social insurance corresponding to the first level, if the candidate chooses to register, and personal accident insurance.

Workplace:

The work will be carried out at the Polytechnic Institute of Coimbra, Campus of Coimbra Agriculture School - S. Martinho do Bispo, 3045-601 Coimbra, under the scientific supervision of Professor Isabel Maria Mendes Pedrosa.

Selection Criteria:

The application evaluation criteria are as follows: Curriculum evaluation (70%) and interview (30%) for the three highest-ranking candidates in the curriculum evaluation.

- The following criteria will be considered in the Curriculum Evaluation (CA):

CA1. Final undergraduate grade (10%)

CA2. Master's degree grade (20%)

CA3. Professional experience, preferably in the project areas (20%)

CA4. Additional academic/professional training (10%)

CA5. Cover/motivation letter (10%)

- The following criteria will be considered in the Interview (E):

E1. Verbal and non-verbal communication skills in Portuguese and English (15%)

I2. Ability to demonstrate knowledge acquired in the requested role (15%)

Composition of the Jury:

The jury responsible for the selection process will be made up of the PhD Professors:

Daniel Jorge Roque Martins Gomes, Coordinating Professor at the Coimbra Education School of the Polytechnic Institute of Coimbra

Permanent members:

Isabel Maria Mendes Pedrosa, Coordinating Professor at the Coimbra Business School of the Polytechnic Institute of Coimbra

Joana Jorge de Queiroz Leite, Associate Professor at the Coimbra Business School of the Polytechnic Institute of Coimbra

Alternate members:

António Manuel Amaro Calheiros da Silva, Associate Professor at the Coimbra Business School of the Polytechnic Institute of Coimbra

Ana Cristina Araújo Veloso, Vice-President of the Polytechnic Institute of Coimbra

Mandatory documents:

Applications must include the following documents:

1. Application form available on the internet page for this competition at <https://www.ipc.pt/sobre/rh/a-decorrer-bolseiros/>
2. Identification, address, identification document number, and tax identification number;

3. Cover letter;
4. Updated curriculum vitae (CV);
5. Proof of required academic qualifications;
6. Proof of enrolment in a non-degree-granting course.
7. Other documents relevant to the evaluation.

When submitting an application, if the application contains a classified document that reveals a commercial or industrial secret, or a secret relating to literary, artistic or scientific property, the candidate must expressly indicate such a reservation, otherwise the work in question may be freely accessed by any of the other candidates, in the context of the process consultation.

When submitting the application, the candidate must provide the data strictly necessary for this purpose, in accordance with this notice, and must hide any personal data that may exist in the submitted documentation, otherwise this data may be freely accessed by any of the other candidates, in the context of the process consultation.

Deadline for receipt of applications:

It will be 10 business days, between 08/04/2026 and 21/04/2026

Candidates must access and register on the website <https://www.ipc.pt/sobre/rh/a-decorrer-bolseiros/> to submit their application, selecting the scholarship they wish to apply for.

Applications must be delivered exclusively in digital format, in portable document format (pdf), with the exception of documents whose delivery is scheduled in other digital formats.

Application instructions are completed by filling in the sections available at the aforementioned link.

When formalizing the application, if it contains a classified document that reveals commercial or industrial secrets, or secrets relating to literary, artistic or scientific property, the candidate must expressly indicate such reservation, under penalty of the work in question being freely accessed by any one of the other candidates, in consultation with the process.

When submitting the application, the candidate must provide the data strictly necessary for the purpose, under the terms of this public notice, and must hide personal data that may exist in the documentation submitted, otherwise these data may be freely accessed by any of the other candidates, in the process query.

Applicable legislation and regulations:

The award of the scholarship is based on the:

- Law No. 40/2004, of August 18, in its current wording (Statute of the Scientific Research Fellow);
- Order No. 5963/2020, of June 1, in its current wording (Regulation of the Research Fellow of the Polytechnic Institute of Coimbra)

The model of the grant contract and the final reports to be prepared by the grant holder and the coordinators are those contained in the annexes of the Scientific Research Grant Holder Statute referred to above.

Means of publication/notification of results:

The results of the evaluation will be disclosed within 6 working days from the deadline for submission of applications, by sending communication to the candidates, via email. After the results are announced, candidates will be notified to make, if they wish, their statements at a prior hearing within a maximum period of 10 working days after that date. After this period, the selected candidates will have to declare, in writing, their acceptance and communicate the date of the effective start of the fellowship. Unless there is a valid justification, failure to make a declaration within the aforementioned period is equivalent to a waiver of the grant. In the event of resignation or withdrawal of the selected candidate, the candidate with the highest ranking will be notified.

For more information contact:

INOPOL of the Polytechnic Institute of Coimbra, via email: inopol@ipc.pt

Coimbra, 2026