Scrhoz

Money Decisions Prompt Pack

Prepared by Dan Rivers | Scrhoz

15 simple prompts for thinking through the money side of big life events and choices: a pay cut, a new baby, a move, a car, renting or buying, and more.

How to Use This Pack

- Copy a prompt, paste it into any AI assistant (ChatGPT, Claude, Gemini or similar), and replace each [BRACKETED] part with your own details.
- Use rounded amounts and categories only. Leave out names, account numbers and anything that identifies you.
- Every prompt asks the AI to show its working. Check the arithmetic yourself, because a wrong total is easy to miss.
- Rules, taxes and benefits differ by country and change over time. Fill in [COUNTRY] where it appears, and check the details with an official source.

Note: These prompts are for thinking things through. They are not financial, tax or legal advice, and they don't recommend products, funds or lenders. For decisions that matter, check the details with a qualified professional in your country. If you're struggling to pay bills or debts, free and independent help exists in many countries, for example MoneyHelper and StepChange in the UK, the National Debt Helpline in Australia, MABS in Ireland, Credit Counselling Canada's member agencies, the NFCC in the US and MoneyTalks in New Zealand. Check details on the organisation's own website.

When Income Changes

1. A Pay Cut or Fewer Hours

> My income may fall from [CURRENT MONTHLY AMOUNT AFTER TAX] to [NEW AMOUNT]. My monthly costs: [LIST BY CATEGORY WITH AMOUNTS]. Show what the gap would be each month, which costs I could reduce and by how much, and how long my savings of [AMOUNT] would cover any shortfall. Show your working step by step.

Tip: Work from real spending. Last month's bank statement makes that easy.

2. Redundancy and the First Month

> I may be made redundant, or I already have been. My essential monthly costs: [LIST WITH AMOUNTS]. My savings: [AMOUNT]. A possible payment on leaving: [AMOUNT, OR "UNKNOWN"]. Work out how many months I could cover, which costs to look at first, and what questions I should ask about notice pay, benefits and tax in [COUNTRY]. Show your working step by step.

Tip: Ask your employer or an adviser for the exact figures. The AI can only work from yours.

3. A Windfall

> I've received, or expect to receive, [AMOUNT] from [A BONUS / AN INHERITANCE / A SALE / A GIFT]. My situation: [BRIEF DESCRIPTION, INCLUDING SAVINGS AND ANY UPCOMING COSTS]. Don't suggest specific products. Help me think it through: what to do while I decide, what questions to ask myself, what tax might apply in [COUNTRY], and a few ways I might split it. Show any sums step by step.

Tip: Leave it somewhere safe for a few weeks. There's rarely a prize for deciding quickly.

4. Compare Two Job Offers

> I'm comparing two job offers. Offer A: [SALARY, HOURS, COMMUTE COST AND TIME, BENEFITS, ANY BONUS]. Offer B: [SAME DETAILS]. Work out the real difference per month after commuting costs and the value of the benefits, as far as the numbers allow. Show your working step by step, list what I haven't told you that could change the answer, and don't pick one for me.

Tip: Put a rough price on your commuting time too. It's easy to overlook.

When Life Changes

5. A New Baby

> We're expecting a baby in [MONTH]. Our monthly income after tax: [AMOUNT]. Our current monthly costs: [LIST]. Expected changes: [PARENTAL LEAVE AND PAY, CHILDCARE, EXTRA COSTS]. Build a before-and-after monthly picture and show your working step by step. List the costs people often forget in the first year, and the questions I should ask about leave and benefits in [COUNTRY].

Tip: Ask friends who've had a baby what surprised them. Their list will be more useful than a generic one.

6. Moving

> I'm thinking of moving from [CURRENT PLACE] to [NEW PLACE]. My current monthly housing and travel costs: [LIST]. Expected costs there: [LIST]. One-off moving costs: [LIST, OR "NOT SURE"]. Show the monthly difference, the one-off costs, and how long it would take to recover them. List what I might be missing, such as deposits, agent fees and travel to work. Show your working step by step.

Tip: Spend an ordinary weekday in the new area before you decide.

7. A Separation

> I'm separating from my partner and want to understand the money side. My monthly income after tax: [AMOUNT]. Current shared and personal costs: [LIST BY CATEGORY]. Help me work out what my costs might look like on my own, in rounded numbers, showing your working step by step. Then list questions I should ask a solicitor or a free advice service in [COUNTRY] about property, debts and support. Don't give legal advice.

Tip: Go gently. A professional can take care of the legal side, and you can come back to this later.

8. After a Bereavement

> Someone close to me has died and I'm dealing with practical money matters. Without giving legal advice, help me make a calm checklist of the kinds of things to look into in [COUNTRY]: notifying organisations, accounts and bills, whether a will or an estate is involved, and who can help. Use plain words, suggest I take one thing at a time, and list questions to ask a professional or a free advice service.

Tip: Take it one step at a time, and ask for help. Nobody expects you to know all of this.

Big Choices

9. Rent or Buy

> I'm weighing renting against buying a home in [AREA, COUNTRY]. Rent: [MONTHLY AMOUNT]. Possible purchase price: [AMOUNT]. Deposit available: [AMOUNT]. A mortgage rate I've seen quoted: [RATE]. I expect to stay for about [NUMBER] years. Compare the total cost of each over that time, including the costs of owning (maintenance, insurance, fees and local taxes), and show your working step by step. List the assumptions you've made and what I'd need to check locally.

Tip: Run the sum with a few different mortgage rates. The answer can shift a lot.

10. A Car

> I need a car for [USE, E.G. COMMUTING / FAMILY / OCCASIONAL TRIPS]. Compare the yearly cost of three options: buying new, buying used, and not owning a car (public transport, hire or taxis). My expected distance is [DISTANCE] a year. Include fuel or charging, insurance, tax, servicing, depreciation and parking. Show your working step by step, don't name particular models, and state your assumptions.

Tip: Get insurance quotes for the kind of car you're considering. They vary a lot.

11. A Big Purchase

> I'm considering buying [ITEM] for [AMOUNT]. How I'd use it: [DESCRIBE]. Help me think it through: the cost per use over [NUMBER] years, what that amount is in hours of my working time, what else the money could do, and what a cheaper and a pricier version would give me. Show your working step by step, and ask me two questions before you give a view.

Tip: Wait a week if you can. If you still want it, that tells you something.

12. Compare Two Options

> Here are two options I'm deciding between. Option A: [DESCRIBE WITH AMOUNTS AND DATES]. Option B: [DESCRIBE WITH AMOUNTS AND DATES]. Put them side by side on a like-for-like basis over [TIME PERIOD]. Show your working step by step, list what each option costs me now and later, and tell me what the numbers can't capture. Don't choose for me.

Tip: Use the same time period for both options, or the comparison won't be fair.

Check Your Thinking

13. Show Me the Working

> Here's a calculation or answer you gave me earlier: [PASTE]. Redo it from scratch, step by step, showing every figure and where each number came from. Flag any number you assumed and any step where you're not sure.

Tip: Check at least one sum on a calculator. AI can get arithmetic wrong.

14. What Would Change My Answer?

> Here's the decision I'm weighing and what the numbers suggest: [PASTE A SUMMARY]. List the assumptions that matter most. For each one, tell me how the answer would change if it turned out 10% better or 10% worse, and which assumption I should check first.

Tip: The assumption you're least sure about is usually the one to check first.

15. Questions for a Professional

> I'm going to see [A FINANCIAL ADVISER / AN ACCOUNTANT / A SOLICITOR / A FREE ADVICE SERVICE] in [COUNTRY] about [DECISION]. Summarise my situation in five lines from the notes I've pasted, then list the documents I should bring, the questions I should ask, and the terms I should understand beforehand. My notes: [PASTE ROUNDED FIGURES AND NOTES].

Tip: Ask about fees before you book.

Where to go next, and more from Dan Rivers:

- Personal Finance Prompt Pack (15 prompts)
- Balanced Ambition
- The One-Year Financial Reset
- CYOS 1: Managing Money (Choose Your Own System)

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