



Personal Finance Prompt Pack

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15 simple prompts to help you budget smarter, track your spending, set financial goals, and have better money conversations with AI.

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.
- Remove names, account numbers and anything identifying before you paste. The AI only needs the amounts and categories.
- AI can make arithmetic mistakes. Check any totals it gives you before acting on them.
- If the first answer is too general, reply with more detail or ask it to try again with your actual numbers.

Note: These prompts are for general information and thinking things through. They are not financial, tax or legal advice. For decisions that matter, check the details with a qualified professional in your country.

Budgeting

1. Build a Simple Budget

I'm going to give you my monthly income and expenses. Build a simple budget using the 50/30/20 rule as a starting point, then show me where my numbers differ and what I could adjust.

Monthly income after tax: [AMOUNT]

Fixed expenses (rent, bills, loan repayments): [LIST WITH AMOUNTS]

Variable expenses (food, transport, fun): [LIST WITH AMOUNTS]

Show the result as a table, then give me three specific suggestions.

Tip: Use last month's real spending, not what you think you spend.

2. Find the Leaks

Here is a list of my spending last month: [PASTE LIST]. Group it into categories, show the total for each, and point out the three categories that look highest for a typical household. Ask me up to five questions about anything that looks unusual before you make recommendations.

Tip: A bank export or card statement works well here.

3. Give Every Bit of Income a Job

Help me build a zero-based budget, where every bit of my income is assigned to something. My monthly income after tax is [AMOUNT]. My must-pay expenses are [LIST WITH AMOUNTS]. Walk me through allocating the rest to savings, debt and spending, asking me one question at a time, and finish with a one-page summary.

Tip: Zero-based means every bit of income has an assignment, including the part you choose to leave unspent.

4. Budget for Irregular Income

My income changes from month to month. My last six months of income were: [LIST]. Suggest a budgeting approach that works for irregular income, including how much to treat as my baseline income and what to do with months above it.

Tip: Useful for freelancers, contractors and seasonal work.

Tracking Your Spending

5. Sort My Transactions

I'll paste a list of transactions. Sort each one into a sensible category (groceries, transport, subscriptions, eating out and so on), give me the total for each category, and flag anything you couldn't categorise.

Transactions: [PASTE LIST]

Tip: Ask it to use the categories you already use if you have a set.

6. Subscription Audit

Here are my recurring payments: [LIST WITH AMOUNTS AND HOW OFTEN]. Work out what they cost me per month and per year. Help me decide which to keep, which to cancel and which to review. Ask me how often I use each one if you need to.

Tip: The yearly total is usually the number that gets people to act.

7. Month in Review

Here is my spending for this month and last month: [PASTE BOTH]. Compare them, tell me what changed, and summarise it in five bullet points. Then suggest one change for next month.

Tip: Do this on the same day each month so it becomes a habit.

8. Spending Check-In

Act as a friendly money coach. Ask me ten short questions about my spending over the past month, one at a time. When we're done, summarise what my answers suggest about where my money is really going.

Tip: Answer honestly. Nobody else sees it.

Goals and Saving

9. Set a Savings Goal

I want to save [AMOUNT] for [GOAL] by [DATE]. My current savings are [AMOUNT] and I can put aside about [AMOUNT] per month. Tell me whether this is realistic, show a month-by-month plan, and suggest what to change if it isn't.

Tip: Be specific about the date. A vague deadline is easy to ignore.

10. Size an Emergency Fund

Help me work out how big an emergency fund I need. My monthly essential expenses are [AMOUNT], I have [NUMBER] dependants, and my job security is [STABLE / UNSURE / UNSTABLE]. Recommend a target, then give me a step-by-step plan to build it.

Tip: Essential expenses means the bills you'd still have if your income stopped.

11. Compare Debt Payoff Methods

I have these debts: [LIST WITH BALANCE, INTEREST RATE AND MINIMUM PAYMENT FOR EACH]. I can pay an extra [AMOUNT] per month. Compare the avalanche and snowball methods for my situation, show roughly how long each would take, and recommend one.

Tip: Avalanche saves the most interest. Snowball can be easier to stick with.

12. Turn a Big Goal Into Steps

My financial goal is: [GOAL]. Break it into milestones I can reach over the next 12 months, and give me one small action I can take this week for each milestone.

Tip: Pick the goal that would make the biggest difference to you.

Money Conversations

13. Explain It Simply

Explain [TOPIC, E.G. COMPOUND INTEREST, INDEX FUNDS, CREDIT SCORES] in plain language. Use one everyday example, then give me three questions I should ask a qualified professional about it.

Tip: Add "as if I'm new to this" if the first answer is too technical.

14. Prepare for a Money Talk

I need to talk to [PARTNER / FAMILY MEMBER / HOUSEMATE] about [TOPIC]. Help me plan the conversation: what I want to say, how to open it calmly, and how to handle likely objections. Then play the other person so I can practise.

Tip: Practising out loud with the AI makes the real conversation easier.

15. Get Ready to See a Professional

I'm going to see [A FINANCIAL ADVISER / ACCOUNTANT / BANK] about [TOPIC]. List the documents I should bring, the questions I should ask, and the terms I should understand beforehand.

Tip: You'll get more out of the meeting if you turn up prepared.

If you'd like the thinking behind these prompts, Dan Rivers goes deeper in his books:

- [Balanced Ambition](#)
- [The One-Year Financial Reset](#)
- [CYOS 1: Managing Money \(Choose Your Own System\)](#)

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