Personalized Budget Builder Prompt Sheet

AI BASICS FOR BUDGETING

Before You Open AI

AI can help organize your numbers - but it only works with what you give it.
Before typing anything, identify three things:

Your Income

1

Write down:
- How much you get paid
- When you get paid

Example:
- $1,500 on the 1st
- $1,500 on the 15th

Your Bills

2

Write down:
- The name of the bill
- The amount
- The due date

These are usually the same amount each month.

Example:
- Rent – $1,100 (Due 3rd)
- Car Payment – $350 (Due 22nd)

Everyday Spending

3

Estimate:
- Groceries & Gas
- Childcare
- Personal spending

These can change month to month.

You don't need exact numbers — just realistic ones.

⚠ **Important:
Protect Your Information**

Never type:
- Bank account numbers
- Social Security numbers
- Use general amounts only
- Passwords
- Login information

If You Want to Go Further

After AI responds, you can ask:
"Based on this information, show me a simple calendar view of when money comes in and when bills are due."
Or:
"If I need to save $200 per month, where could I adjust?"

Before You Make Changes

Ask yourself:
- Did I include all my bills?
- Are my spending numbers realistic?
- Did I include due dates?
- Does this match what actually happens in my month?

AI helps organize. You make the decisions.

Now — Use This Prompt

Copy and fill in the blanks:
"Help me create a monthly budget.
My income:
$_____ on the _____
$_____ on the _____
My bills:
_____ $_____ due _____
_____ $_____ due _____
My everyday spending (estimated):
_____ $_____
_____ $_____
Please:
Add up my total income.
Add up my total expenses.
Show how much money I have left.
Organize my bills by date."

OPERATION HOPE