AI BASICS: SMART SAVINGS PLANNING

Before You Open AI

AI can help you plan your savings — but it only works with what you tell it.
Before typing anything, identify three things:

Your Savings Goal

1

Ask yourself:
- What am I saving for?
- How much do I need?
- When do I want to reach this goal?

Example:
Emergency Fund
- Goal: $1,000
- Timeline: 6 months

Your Available Money

2

To build a realistic savings plan, you need to know:
- Your monthly income
- Your monthly expenses
- What is left after bills

If you don't know this yet, use your budget worksheet first. Savings should come after bills — not before.

⚠️ **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:
"Is this savings amount realistic based on my income and expenses?"
Or:
"If I can only save $_____ per month, how long will it take to reach my goal?"
Or:
"What are small ways I could adjust my spending to increase my savings by $50 per month?"

Reality Check Before You Commit

Ask yourself:
- Does this savings amount feel manageable?
- Will this affect my ability to pay bills?
- Do I need to adjust the timeline instead of the amount?

Savings should feel steady — not stressful.

Now — Use This Prompt

Copy and fill in the blanks:
"Help me create a savings plan.
My goal is to save $_____.
I want to reach this goal in _____ months.
My monthly income is $_____.
My monthly expenses are $_____.
How much would I need to save each month and each week to reach my goal?"

OPERATION HOPE