AI TOOLKIT SERIES · PAY

No. 105

Your Payslip, Decoded

Read your payslip, check it is right, and know your rights, with AI.

10 prompts to decode every line of your payslip, check it is correct, track your entitlements and raise the right question when something looks off, no payroll degree needed.

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GOOD TO KNOW

AI explains, the source rules.

In 2026, assistants like ChatGPT, Gemini or Le Chat read a photo of a payslip and explain it line by line, and dedicated tools even check your pay. Great for understanding, but three precautions before you dive in.

- **AI explains, it does not decide**
  It clarifies a line or an acronym, but your employer, the payroll team and your country's labour law have the final word.
- **Hide your sensitive data**
  Before you show a payslip to an AI, cover your name, ID numbers and staff number. Share the figures without the identifiers.
- **Recheck any calculation**
  AI can slip on a sum. Cross-check the result, and whenever in doubt ask your payroll team.

The right habit: understand first, verify next, and keep every payslip safe.

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THE METHOD

Ten prompts, five steps.

No accounting needed. These 10 prompts take you from reading to acting: understand your payslip, check it is right, track your entitlements, compare and project, then act. Adapt the brackets to your case.

Every prompt follows the same recipe: Role, Context, Task, Format. Copy the structure, change the brackets.

01 **Understand the payslip**
· 2 prompts

02 **Check it is right**
· 2 prompts

03 **Track your rights**
· 2 prompts

04 **Compare and project**
· 2 prompts

05 **Act when in doubt**
· 2 prompts

PROMPT 01 · UNDERSTAND

The Payslip Decoded

PROMPT TO COPY

Role: you are a payroll specialist who explains plainly.
Context: here is a photo of my payslip, [identity details hidden].
Task: explain each main area in simple words.
Format: one block per zone (header, gross, contributions, net, footer), one line each.

What you get

A payslip you can finally read. You see where every figure comes from, top to bottom.

PROMPT 02 · UNDERSTAND

The Jargon Cleared

PROMPT TO COPY

Role: you are a translator of payroll jargon.
Context: on my payslip I read [list of terms or acronyms].
Task: define each in one sentence, with a simple worked example.
Format: a two-column table, the term then the plain explanation.

What you get

No more mystery words. Gross, net, base or contribution become clear.

PROMPT 03 · CHECK

The Net Recomputed

PROMPT TO COPY

Role: you are a methodical pay checker.
Context: my gross is [amount], the deductions shown are [list].
Task: recompute my net with me, step by step.
Format: the full calculation, the net you reach, and any gap with my payslip.

What you get

A net that holds up. You confirm the amount, or spot a gap to dig into.

PROMPT 04 · CHECK

The Error Spotted

PROMPT TO COPY

Role: you are a critical eye on payslips.
Context: here is my payslip [key figures] and my contract says [rate, hours].
Task: flag anything inconsistent or missing.
Format: the points to check, most likely first, in plain language.

What you get

Anomalies in the light. Missing hours, a wrong rate or an absent bonus show up.

PROMPT 05 · TRACK

The Leave Counted

PROMPT TO COPY

Role: you are an expert in leave balances.
Context: my payslip shows [leave and rest balances].
Task: explain what each counter means and how much I have left.
Format: each counter, its meaning, the balance, one line each.

What you get

Your rights made clear. You know how many days you have left, and since when.

PROMPT 06 · TRACK

The Hours Accounted

PROMPT TO COPY

Role: you are a specialist in hours and bonuses.
Context: this month I had [overtime, bonus, absence] and my slip shows [lines].
Task: check everything is paid, and at the right rate.
Format: each expected item, present or not, and the amount to verify.

What you get

Nothing missed. Overtime, bonuses and absences all sit where they should.

PROMPT 07 · COMPARE

The Gross-To-Net Test

PROMPT TO COPY

Role: you are a clear gross-to-net estimator.
Context: I am offered [gross] and today I earn [current gross].
Task: estimate the matching net and compare it to my situation.
Format: the estimated net, the gap per month and per year, caveats to confirm.

What you get

A fair comparison. You reason in real net, not a misleading gross.

PROMPT 08 · COMPARE

Pay Over Time

PROMPT TO COPY

Role: you are an analyst of my past payslips.
Context: here are my net amounts for the [last months]: [list].
Task: spot the variations and explain them.
Format: a short month-by-month recap, the gaps, and their likely cause.

What you get

Your income under control. You see why one month differs from another.

PROMPT 09 · ACT

The Question Prepared

PROMPT TO COPY

Role: you are a professional communication adviser.
Context: I think there is [a gap or error] on my [month] payslip.
Task: help me write a clear, courteous message to payroll.
Format: a subject, the facts recalled, a precise question, and what to attach.

What you get

The right words, no tension. You ask the question that gets an answer.

PROMPT 10 · ACT

The Lasting Filing

PROMPT TO COPY

Role: you are an organiser of personal documents.
Context: I want to file and keep my payslips [paper or digital].
Task: suggest a simple, lasting filing method.
Format: where to store them, how to name them, and why to keep them for life.

What you get

Payslips you can find again. Useful for a loan, a dispute or your future pension.

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