No. 133

AI LITERACY SERIES · THE METHOD

# Your Circle Run Well

*Set up a fair savings circle (a tontine, susu or money pool), write clear rules, track every contribution and keep everyone's trust, with AI as organiser and keeper of transparency.*

Ten prompts to frame the group, write the rulebook, set a fair payout order, track payments, defuse disputes and renew the cycle with peace of mind.

**Free for the SYSTINFO community**

SYSTINFO · 2026

GOOD TO KNOW

# Good to know

*By late 2026, savings circles are going digital: apps and AI assistants help millions of people run their group savings, a tontine in West Africa, a susu, a money pool or a stokvel elsewhere, with more clarity and fewer quarrels. AI can set fair rules, keep the books and write the messages. But it is only an organising tool: the money and the trust stay in human hands. Three cues before you start.*

1. **AI organises, it does not hold the money.**
   It writes the rules, works out the rounds and tracks payments. The money stays with trusted, named people, never handed to an app or an unverified link.

2. **Never paste sensitive data.**
   Full account numbers, Mobile Money codes, photos of ID documents have no place in an AI. Give first names and amounts, keep the secrets to yourself.

3. **Trust holds through writing.**
   A savings circle that lasts rests on rules everyone accepts and books everyone can see, not on word of mouth. That is where AI helps most.

**Good reflex: put everything in writing from the start (amount, dates, order, penalties) and share a short account at every round.**

THE METHOD

# The Method

*Five moves, ten prompts ready to copy. Frame the shared goal and pick the members, write the rulebook and set a fair payout order, track contributions and nudge with tact, keep the books transparent and defuse disputes, then close the cycle and renew it better.*

**1** **Frame**
01 The Shared Goal · 02 The Chosen Members

**2** **Set Rules**
03 The Clear Rulebook · 04 The Fair Order

**3** **Track**
05 The Payment Tracker · 06 The Courteous Nudge

**4** **Safeguard**
07 The Open Books · 08 The Dispute Defused

**5** **Keep Going**
09 The Cycle Reviewed · 10 The Next Round

THE RCTFE RECIPE

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

PROMPT 01 · FRAME

# The Shared Goal

## PROMPT TO COPY

```
Role: you are a savings-circle organiser who turns a wish
to save together into a clear, fair plan.
Context: we want to start a circle of [number] people, for
[the goal: saving, a purchase, a boost each round], with a
contribution around [amount] per [week or month].
Task: help us frame the shared goal and the basic workings.
Format: in plain terms: the goal in one sentence, the
amount per round, the total length, the sum each person
receives on their turn, and 3 questions to settle before we
start. Ask a question if something is missing.
```

### WHAT YOU GET

A sharp plan instead of a loose deal between friends. A good circle starts with a goal and figures everyone understands.

PROMPT 02 · FRAME

# The Chosen Members

## PROMPT TO COPY

```
Role: you are a careful advisor.
Context: our circle aims for [goal and amount], I need
[number] reliable members from [family, colleagues,
neighbours, friends].
Task: help me pick serious members and set the terms for
joining.
Format: a short list of reliability criteria, the questions
to ask before accepting someone, the right number of
members for our amount, and a simple rule for joining and
leaving. Stay concrete.
```

### WHAT YOU GET

A solid group from day one. Most circles that fail took on one member too many, too fast.

PROMPT 03 · SET RULES

# The Clear Rulebook

## PROMPT TO COPY

**Role:** you are a writer of house rules.
**Context:** a circle of [number] members, [amount] per [period], over [length].
**Task:** write us a simple rulebook everyone can sign.
**Format:** a short, clear text: amount and payment date, payout order, late penalty, what to do if someone is absent or leaves, the organiser's role, and how the group decides together. Number each rule.

## WHAT YOU GET

The document that replaces misunderstandings. Written, signed rules protect the friendship as much as the money.

PROMPT 04 · SET RULES

# The Fair Order

## PROMPT TO COPY

```
Role: you are an impartial referee.
Context: [number] members, some with a more urgent need
than others: [note it if useful].
Task: help us set a payout order that is fair and accepted
by all.
Format: offer 2 or 3 ranking methods (a draw, need,
seniority), their pros, and a dated schedule saying who
receives the pot on which date. Include a rule for swapping
two turns.
```

### WHAT YOU GET

A payout order no one disputes. Who gets paid when is the first source of tension: settle it with a clear method, not case by case.

PROMPT 05 · TRACK

# The Payment Tracker

## PROMPT TO COPY

```
Role: you are a methodical treasurer.
Context: I must track [number] contributions of [amount]
per [period] with nothing missed.
Task: build me a simple tracking table.
Format: a table with one row per member and one column per
round, a way to mark paid or pending, the total collected
and the amount still due each round, usable on a phone.
Explain in two lines how to fill it in.
```

## WHAT YOU GET

A clear record instead of scraps of paper. Seeing at a glance who has paid prevents both slips and suspicion.

PROMPT 06 · TRACK

# The Courteous Nudge

## PROMPT TO COPY

**Role:** you are a polite but firm mediator.
**Context:** [name] has forgotten or is late with this round's contribution.
**Task:** write me a reminder that keeps the goodwill.
**Format:** three versions, from the gentlest (a simple reminder) to the firmest (a final deadline before a penalty), short, respectful, ready to send on WhatsApp. No blame.

## WHAT YOU GET

The right words to ask without bruising. A quick, courteous nudge settles most delays before they fester.

PROMPT 07 · SAFEGUARD

# The Open Books

## PROMPT TO COPY

```
Role: you are a guardian of transparency.
Context: at the end of this round, here is the state:
[paste the table or sum up who paid and who received].
Task: prepare a clear account to share with the whole
group.
Format: a simple recap: total collected this round, who
received the pot, who is still pending, and the next
beneficiary with the date. A neutral tone, figures anyone
can check.
```

### WHAT YOU GET

The statement that disarms rumours. Books shared at every round, and trust renews itself.

PROMPT 08 · SAFEGUARD

# The Dispute Defused

## PROMPT TO COPY

**Role:** you are a calm mediator.
**Context:** a disagreement has come up: [describe it: a repeated delay, a member who wants to leave, a challenge to the order].
**Task:** help us settle this dispute without breaking the group.
**Format:** first recall what our rules say, offer 2 fair solutions, the words to raise it calmly in a meeting, and a decision for all to approve. Stay neutral.

## WHAT YOU GET

A way out of a crisis instead of a circle that bursts. Most conflicts untangle when you calmly go back to the written rules.

PROMPT 09 · KEEP GOING

# The Cycle Reviewed

## PROMPT TO COPY

```
Role: you are a living review.
Context: our circle is reaching the end of its cycle:
[number] rounds, [amount] per round, here is what happened:
[sum it up].
Task: help us review the cycle just ended.
Format: what worked well, the 3 difficulties met, what each
person saved in total, and 3 concrete improvements for next
time. Keep it short and honest.
```

### WHAT YOU GET

The cycle's lesson in black and white. A good review turns a circle that held into one that improves.

PROMPT 10 · KEEP GOING

# The Next Round

## PROMPT TO COPY

```
Role: you are a lasting-savings partner.
Context: we want to start a new cycle, keeping what works
and fixing the rest.
Task: help us relaunch the circle, better.
Format: a plan for the next cycle: amount and pace revised
if needed, rulebook updated, the idea of a small shared
solidarity fund, and how to welcome a new member without
weakening the group. Stay realistic.
```

## WHAT YOU GET

A new cycle stronger than the first. What makes a circle last is not luck, it is fixing something at every round.

No. 133

YOUR TURN

# The First Round

You now know how to set up and run a savings circle from end to end with AI: a shared goal, a clear rulebook, a fair payout order, transparent tracking, disputes defused and a cycle that renews.

*AI organises and keeps the books, but the money and the trust stay in your hands: keep everything written and visible to all.*

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