



Money Mastered

*A clear budget, calmer choices:
let AI bring order to your finances.*

10 prompts to turn ChatGPT, Gemini or Claude into your budgeting copilot: it sorts your spending, builds your budget and lights up your decisions.

Free for the SYSTINFO community



GOOD TO KNOW

A copilot, not a banker.

AI can put a budget in order in seconds: sorting, calculating, comparing. Since 2026, ChatGPT can even connect to bank accounts in the United States. But it stays a tool, not a licensed adviser. Three reflexes before you hand it your numbers.

- **It calculates, it does not decide**

A budget plan is not investment advice. For a major investment or loan, keep the final say, or consult a professional.

- **Your data stays sensitive**

Never paste account numbers, codes or logins. Amounts and categories are enough for solid advice.

- **It can get a figure wrong**

A wrong sum, an invented rate: double-check the math that moves your money. AI drafts, you approve.

The right reflex: AI to see clearly, you to decide, a professional for the big calls.



THE METHOD

Ten prompts, five stops.

Taking back control of your money does not need a complex spreadsheet. These 10 prompts turn AI into a budgeting copilot: it sheds light, you decide. Adapt the words in brackets to your situation.

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

01 **See clearly**

· 2 prompts

02 **Build the budget**

· 2 prompts

03 **Decide well**

· 2 prompts

04 **Plan ahead**

· 2 prompts

05 **Tool up and go further**

· 2 prompts



PROMPT 01 · SEE CLEARLY

The Monthly Snapshot

PROMPT TO COPY

Role: you are a plain-speaking budget coach.

Context: here is my spending this month [paste the list], my net income is [X].

Task: sort each expense by category and total them up.

Format: a table (category, amount, share of income) and my three biggest areas. Flag with an asterisk anything unusual.

What you get

A clear picture of your month in seconds. You finally see where the money goes, with no manual re-typing.



The Leak Hunt

PROMPT TO COPY

Role: you are a hunter of pointless subscriptions.

Context: here are my recurring charges over the last three months [paste].

Task: spot subscriptions, duplicates and forgotten small payments.

Format: a list sorted from most to least costly per year, with a keep / review column.

What you get

The small leaks that drain a budget unseen. A few dollars a month often hide hundreds a year.



The 50/30/20 Budget

PROMPT TO COPY

Role: you are a budget coach.

Context: my monthly net income is [X], my fixed costs are [rent, bills].

Task: build a budget using the 50 needs, 30 wants, 20 savings rule, fitted to my reality.

Format: a table per area with a suggested amount, and two adjustments if my fixed costs exceed 50 percent.

What you get

A simple, proven plan built on your real numbers. You know how much to give each area, no guessing.



The Savings Goal

PROMPT TO COPY

Role: you are a savings planner.

Context: I want to reach [amount] for [project] by [date]. I currently save [Y] a month.

Task: work out the monthly effort needed and offer two ways to get there.

Format: the amount to set aside each month, a timeline, and one tip to hold the pace.

What you get

A number becomes a workable plan. You see whether the date is realistic, and what to adjust if not.



The Options Weigher

PROMPT TO COPY

Role: you are a neutral analyst.

Context: I am torn between [option A] and [option B],
say rent or buy, two plans.

Task: compare the total cost and the trade-offs over
[period].

Format: a table of pros, cons, estimated cost, then your
pick for someone who values [criterion].

What you get

A decision laid out flat, numbers in view. You choose
knowingly instead of hesitating.



Debt, Lightened

PROMPT TO COPY

Role: you are a debt-payoff adviser.

Context: here are my debts [amount, rate, monthly payment for each].

Task: suggest a payoff order that costs me the least overall.

Format: a step-by-step plan, the total interest saved, and my debt-free date.

What you get

A clear path out of the red. Paying in the right order can save months and money.



The Safety Cushion

PROMPT TO COPY

Role: you are a forward-looking adviser.

Context: my essential monthly spending is [X], my situation is [employee, freelancer].

Task: tell me how much to keep in reserve for surprises and how to build it.

Format: a target amount, the number of months it covers, and a plan to reach it without choking my budget.

What you get

The calm of a safety net. You know what your cushion should be and how to get there step by step.



The Big Purchase

PROMPT TO COPY

Role: you are a big-purchase planner.

Context: I plan to buy [item] around [price] within [timeframe].

Task: list the real total cost, extra fees included, and build a dedicated savings plan.

Format: the true budget (item, fees, first-year upkeep) and the amount to set aside each month.

What you get

The sticker price is never the final price. You anticipate hidden costs and arrive ready on the day.



The Finance Translator

PROMPT TO COPY

Role: you are a teacher who explains simply.

Context: I am showing you [this statement, this contract, this term] I do not understand.

Task: explain it in plain language, no jargon.

Format: a two-sentence definition, a concrete example, and the questions to ask before signing.

What you get

Financial jargon turned plain. You understand what you sign, and what to ask before you commit.



The Money Guardrail

PROMPT TO COPY

Role: you are a careful checker.

Context: you gave me figures and advice about my budget.

Task: revisit your calculations, flag uncertain assumptions and state your limits.

Format: the list of points to confirm myself, plus a

reminder: you are not a licensed adviser, I remove my sensitive data.

What you get

The last reflex that protects. AI makes mistakes and is not a licensed adviser: verify, and never share your account numbers.



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