FinanceTock

FREE PRINTABLE PROMPT PACK

25 ChatGPT Prompts for Managing Your Money

Copy-and-paste prompts for budgeting, cutting bills, paying off debt, saving and learning about investing. They work with ChatGPT, Claude, Gemini and other AI assistants.

- ✓ 5 budgeting prompts
- ✓ 5 bill-cutting prompts
- ✓ 5 debt prompts
- ✓ 5 saving and goal prompts
- ✓ 5 investing-education prompts
- ✓ Bonus: my favourite prompt

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START HERE

How to use these prompts safely

Copy a prompt into your AI assistant and replace anything in **[square brackets]** with your own details. Tick each prompt once you've tried it and jot down what you learned.

1. **Never share sensitive details.** No account or card numbers, passwords, full names or addresses. Use rounded numbers and generic descriptions.

2. **Check the privacy settings.** Turn off using your chats for training before discussing your finances.

3. **Double-check the maths.** AI can make arithmetic mistakes and state them confidently. Verify important figures.

4. **Treat it as a helper, not an adviser.** For tax, legal or investment decisions, check official sources or speak to a qualified professional.

5. **Keep the final decision yours.** Use AI to organise information and generate options, then decide for yourself.

How to get better answers

- **Give context:** your income, costs and goal produce far better answers than a vague question.
- **Ask it to ask you questions first:** add "Ask me any questions you need before answering."
- **Request a format:** tables, checklists and step-by-step plans are easier to act on.
- **Keep going:** follow up with "make this simpler", "what am I missing?" or "turn this into a weekly plan".

PROMPTS 1–5

Budgeting

Use these to build your first budget, make sense of your spending and review it each month. For the full method behind them, see our step-by-step budgeting guide.

01 Build my first budget

☐ Tried it

Act as a friendly budgeting coach. My monthly take-home pay is [amount]. My fixed costs are: [list them]. My variable spending last month was roughly: [list categories and amounts]. Create a simple 50/30/20 budget for me in a table, show where I'm over or under each bucket, and suggest three realistic changes I could make this month.

NOTES

02 Sort my spending into categories

☐ Tried it

Here is a list of my transactions from last month, with names and account details removed: [paste date, description, amount]. Group them into categories (housing, groceries, transport, eating out, subscriptions, shopping, other), total each category, and highlight anything that looks unusual or easy to cut.

NOTES

03 Budget with irregular income

☐ Tried it

I'm self-employed and my monthly income over the last six months was: [amounts]. My essential monthly costs are [amount] and I live in [country]. Help me build a budget based on my lowest month, explain how to use a buffer account to pay myself a steady salary, and suggest how I could set aside money for tax. Remind me to check the tax rules with an official source.

NOTES

04 Create a budget spreadsheet

☐ Tried it

Create a simple monthly budget layout I can paste into Google Sheets or Excel. Include columns for category, planned, actual and difference, with the formulas written out, plus a summary section showing total income, total spending and my savings rate as a percentage.

NOTES

05 Review last month

☐ Tried it

Here's my budget for last month and what I actually spent: [paste both]. Compare them, tell me what went well, where I overspent and why that might have happened, and suggest a revised budget for next month.

NOTES

PROMPTS 6–10

Cutting bills and spending

Small, permanent savings add up fastest. These prompts help you find them without feeling deprived.

06 Audit my subscriptions

☐ Tried it

Here are all my subscriptions and their monthly costs: [list]. Ask me how often I use each one, one at a time. Then help me decide which to keep, pause, downgrade or cancel, and show the total I'd save over a year.

NOTES

07 Negotiate a better deal

☐ Tried it

Write a short, polite script I can use when I call my [internet / phone / insurance] provider to ask for a better price. I currently pay [amount], I've been a customer for [number] years, and a competitor offers [offer]. Include what to say if they first say no.

NOTES

08 Plan a week of cheap meals

☐ Tried it

Create a 7-day meal plan for [number] people with a total grocery budget of [amount]. Use simple, low-cost ingredients, reuse leftovers, avoid [allergies or dislikes], and give me a shopping list grouped by supermarket section.

NOTES

09 Lower my energy bills

☐ Tried it

Suggest 15 practical ways to reduce the energy bills for my [flat / house] in [country or climate]. Sort them into free changes, low-cost changes and bigger investments, and give a rough idea of the impact of each.

NOTES

10 Stop impulse spending

☐ Tried it

I tend to overspend on [category] when I'm [bored / stressed / tired]. Help me understand why this happens, then give me a simple plan with five specific tactics to cut impulse purchases without feeling deprived.

NOTES

PROMPTS 11–15

Paying off debt

Debt prompts work best when you give exact balances and interest rates. AI can make arithmetic mistakes, so double-check any timeline it gives you with a debt calculator.

11 Make a debt payoff plan

☐ Tried it

Here are my debts: [name, balance, interest rate, minimum payment for each]. I can pay an extra [amount] a month on top of the minimums. Compare the avalanche and snowball methods for me, show which debt I'd tackle first with each, and estimate roughly how long each plan would take. Show your working.

NOTES

12 Explain my credit card statement

☐ Tried it

Explain these terms from my credit card statement in plain English: [paste terms, for example APR, minimum payment, balance transfer fee]. Then explain, with a simple hypothetical example, how paying only the minimum affects how long it takes to clear a balance.

NOTES

13 Ask my lender for help

☐ Tried it

Write a polite, honest letter to my lender explaining that I'm struggling to make my payments because [reason]. Ask what hardship options or payment plans are available. Keep it under 200 words and don't make promises I can't keep.

NOTES

14 Understand a balance transfer

☐ Tried it

I'm considering a balance transfer credit card. My current balance is [amount] at [interest rate]. Explain how balance transfers work, the fees and risks to watch for, and the questions I should ask before applying. Don't recommend a specific card.

NOTES

15 Stay motivated

☐ Tried it

I'm paying off [amount] of debt and feeling discouraged. Create a simple milestone tracker I can print or keep in a notes app, and suggest small, low-cost rewards for each milestone so I stay motivated.

NOTES

PROMPTS 16–20

Saving and goals

Turn vague intentions into numbers and deadlines. These pair well with our guide to building an emergency fund.

16 Plan my emergency fund

☐ Tried it

My essential monthly expenses are [amount] and I can save about [amount] a month. Create a plan to build a one-month starter emergency fund, then a three-month fund, with milestones, a timeline and ideas to speed it up.

NOTES

17 Break down a savings goal

☐ Tried it

I want to save [amount] for [goal] by [date]. Tell me how much I need to save per month and per week, and if that's more than I can afford, suggest three ways to close the gap.

NOTES

18 Find my forgotten yearly costs

☐ Tried it

List the irregular yearly expenses people often forget, such as car maintenance, gifts, annual subscriptions and holidays. Ask me which apply to me and how much each costs, then turn my answers into monthly amounts I should set aside.

NOTES

19 Design a no-spend challenge

☐ Tried it

Design a 30-day no-spend challenge for me. I still need to pay for [essentials]. Give me clear rules, a daily checklist, free alternatives to my usual spending on [examples], and a simple way to track how much I save.

NOTES

20 Set next year's money goals

☐ Tried it

Help me set three realistic money goals for next year. First ask me questions about my income, debts, savings and priorities, one at a time. Then turn my answers into specific goals with monthly actions and a way to check progress.

NOTES

PROMPTS 21–25

Learning about investing

These are for learning only. AI tools don't know your full situation and can be wrong, so never let one pick investments for you. Our guide on how to start investing covers the basics.

21 Explain the basics

☐ Tried it

Explain the difference between stocks, bonds, index funds and ETFs as if I'm a complete beginner. Use a simple analogy and finish with a short comparison table. Don't recommend specific investments.

NOTES

22 Understand account types

☐ Tried it

I live in [country]. Explain the main types of tax-advantaged savings, investment and retirement accounts available to individuals, how they generally work, and what I should check on the official government website. Don't give me personal advice.

NOTES

23 See the impact of fees

☐ Tried it

Explain what an expense ratio (ongoing fund charge) is. Then use a hypothetical example to compare a 0.1% fee with a 1% fee on the same investment over 20 years. Make clear the figures are illustrative and not a prediction.

NOTES

24 Think about risk

☐ Tried it

Ask me 10 questions, one at a time, to help me understand my attitude to investment risk. Then summarise what my answers suggest and what topics I should learn more about. Remind me to speak to a licensed financial adviser for personal advice.

NOTES

25 Decode the jargon

☐ Tried it

I'm reading a fund factsheet. Explain these terms in plain English: [paste terms]. Then list five questions a beginner should ask before investing in any fund.

NOTES

BONUS PROMPT

My favourite money prompt

The prompt I use most for reviewing spending, analysing business costs and planning goals. The more organised and specific the information you give it, the more useful the answer.

26 Review my money like a coach

☐ Tried it

Act as a financial coach. Review the information below and identify patterns, opportunities to save money, areas where I'm overspending, and three practical actions I should take next month. Explain your reasoning in plain English. [paste your spending, costs or goals]

NOTES

Keep going with FinanceTock

Free, plain-English guides to money in the age of AI:

- **How to Budget**: build your first budget in about an hour
- **How to Build an Emergency Fund** on a tight budget
- **How to Start Investing With $100**
- **The Best AI Tools in 2026**

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