Personal Finance Pack

28 prompts for budgeting, investing, debt payoff, and building financial independence. Copy, customize the `[BRACKETS]`, paste into any AI.

Budgeting & Expense Tracking (7 prompts)

Prompt 1: Zero-Based Monthly Budget Builder

```
I earn [MONTHLY TAKE-HOME PAY] per month after taxes. My fixed expenses are:
- Rent/Mortgage: [AMOUNT]
- Utilities: [AMOUNT]
- Insurance: [AMOUNT]
- Subscriptions: [LIST WITH AMOUNTS]
- Debt payments: [LIST WITH AMOUNTS]

My financial goals are: [e.g., save $5,000 emergency fund, pay off credit card, invest $200/month].

Create a zero-based monthly budget where every dollar is assigned a job. Use the 50/30/20 framework as a starting point but adjust based on my goals. Include a "buffer" category for irregular expenses. Format as a table with Category, Budgeted Amount, % of Income, and Notes columns.
```

Example Output: A detailed budget table allocating $4,200 take-home across housing ($1,260), necessities ($580), debt acceleration ($400), investing ($200), discretionary ($630), and buffer ($130), with notes explaining each allocation decision.

Prompt 2: 90-Day Spending Audit

```
Here are my expenses from the last [1-3] months (paste bank/credit card transactions or
summarize by category):

[PASTE TRANSACTIONS OR CATEGORY TOTALS]

Analyze my spending and:
1. Categorize every expense into: Essential Fixed, Essential Variable, Discretionary, and
Wasteful
2. Identify the top 3 "money leaks" — recurring charges I'm probably not getting value
from
3. Calculate my savings rate (if I share my income: [MONTHLY INCOME])
4. Find at least 3 specific places I could cut $50+ per month without major lifestyle
changes
5. Compare my spending ratios to recommended benchmarks for someone earning [INCOME LEVEL]
in [CITY/REGION]

Be specific — don't just say "eat out less." Tell me exactly which spending patterns to
change and by how much.
```

Example Output: A categorized breakdown revealing $180/month in unused subscriptions, $340 above benchmark on dining, and a 12% savings rate vs. the recommended 20%, with three concrete reduction targets.

Prompt 3: Subscription Stack Optimizer

```
Here are all my active subscriptions and memberships:

[LIST EACH WITH: Name, Monthly/Annual Cost, How Often I Use It
(daily/weekly/monthly/rarely)]

For each subscription:
1. Calculate the per-use cost based on my usage frequency
2. Rate it as Keep, Downgrade, Bundle, or Cancel with a specific reason
3. Identify any that overlap in functionality (e.g., multiple streaming or cloud storage
services)
4. Suggest free or cheaper alternatives for anything rated Cancel or Downgrade
5. Calculate my total annual subscription spend and projected savings from your
recommendations

My priorities are: [e.g., entertainment, productivity, fitness, news].
```

Example Output: Analysis of 14 subscriptions totaling $287/month, recommending cancellation of 4 ($68/month saved), downgrading 2 ($22/month saved), for annual savings of $1,080 with specific alternative suggestions.

Prompt 4: Irregular Expense Forecaster

```
I need to plan for non-monthly expenses that always catch me off guard. Here's what I can think of:

Known irregular expenses:
[LIST any you know — e.g., car registration $350 in June, holiday gifts ~$800 in December, annual insurance $1,200 in March]

My situation: [e.g., homeowner/renter, car owner, pets, kids, etc.]

1. List ALL common irregular expenses I'm likely forgetting based on my situation (insurance renewals, medical deductibles, home maintenance, vehicle maintenance, gifts, travel, taxes, professional dues, etc.)
2. Estimate realistic amounts for each based on [CITY/REGION] averages
3. Total everything up and divide by 12 to give me a monthly "sinking fund" amount
4. Create a month-by-month calendar showing when each expense typically hits
5. Suggest how to automate saving for these (separate account, automatic transfers)
```

Example Output: A calendar identifying 18 irregular expenses totaling $6,400/year, requiring a $534/month sinking fund, with a month-by-month timeline and automation setup instructions.

Prompt 5: Category Spending Cap Calculator

```
My household income is [ANNUAL GROSS INCOME] ([MONTHLY TAKE-HOME]).
I live in [CITY, STATE/COUNTRY] with [HOUSEHOLD SIZE — e.g., single, couple, family of 4].
My financial goals ranked by priority:
1. [GOAL 1 — e.g., max out 401k]
2. [GOAL 2 — e.g., save for house down payment in 3 years]
3. [GOAL 3 — e.g., pay off student loans]

Calculate my maximum reasonable spending cap for each category:
- Housing (rent/mortgage + utilities + insurance)
- Transportation (car payment + insurance + gas + maintenance OR transit)
- Food (groceries + dining out — break these apart)
- Healthcare (premiums + out-of-pocket)
- Personal/Discretionary
- Entertainment

Adjust the standard benchmarks for my specific cost of living area. Show me both the
"comfortable" cap and the "aggressive savings" cap for each category. Tell me which
category I have the most room to optimize given my location.
```

Example Output: Dual-tier spending caps for a $75K earner in Austin, TX showing comfortable ($1,500 housing) vs. aggressive ($1,200 housing) targets, with food flagged as the highest-leverage optimization category.

Prompt 6: Cash Flow Timing Optimizer

```
I get paid [FREQUENCY — e.g., biweekly on the 1st and 15th, weekly every Friday, monthly
on the 30th].

My bills and their due dates:
[LIST EACH: Bill Name — Amount — Due Date]

My current checking account balance: [AMOUNT]
My typical low-point balance during the month: [AMOUNT or "I often overdraft"]

1. Map out my cash flow across the month showing income in vs. expenses out on a timeline
2. Identify any "danger zones" where my balance could dip below [MINIMUM COMFORT LEVEL,
e.g., $500]
3. Recommend which bill due dates to move (most companies allow this) and to what dates
4. Suggest the optimal auto-transfer schedule to savings so money moves out right after
payday
5. If I'm living paycheck-to-paycheck, identify the single highest-impact change to create
a buffer
```

Example Output: A cash flow timeline revealing a crunch zone between the 12th-15th, recommending shifting 3 bills to post-payday dates, with an auto-transfer schedule that builds a $1,000 buffer in 4 months.

Prompt 7: Annual Financial Health Scorecard

```
Grade my financial health across these dimensions. I'll provide what I can:

- Monthly take-home income: [AMOUNT]
- Monthly savings/investments: [AMOUNT]
- Total emergency fund: [AMOUNT]
- Total debt (list each with interest rate): [LIST]
- Credit score: [SCORE]
- Retirement savings: [AMOUNT] (age: [AGE])
- Insurance coverage: [LIST what you have]
- Estate planning: [Will? Beneficiaries updated? Power of attorney?]

For each dimension:
1. Score me A through F with a specific benchmark (e.g., "Your emergency fund covers 1.8 months — C grade, target is 3-6 months")
2. Rank the dimensions by urgency — what's most likely to hurt me if left unaddressed
3. Give me a 90-day action plan focusing on the top 3 weakest areas
4. Estimate the dollar impact of fixing each weak area (e.g., "Refinancing that 22% credit card could save you $X/year")
```

Example Output: An 8-dimension scorecard showing A in income stability, C in emergency fund (2.1 months), F in estate planning, with a prioritized 90-day plan estimating $2,400/year in savings from addressing the top 3 gaps.

Investing & Wealth Building (7 prompts)

Prompt 8: Portfolio Allocation Analyzer

```
Here is my current investment portfolio:

[LIST EACH HOLDING: Name/Ticker, Current Value, Account Type (401k/IRA/taxable)]

My details:
- Age: [AGE]
- Target retirement age: [AGE]
- Risk tolerance: [Conservative / Moderate / Aggressive]
- Annual income: [AMOUNT]
- Annual investment contributions: [AMOUNT]
- Other assets (home equity, etc.): [LIST]

Analyze my portfolio for:
1. Asset allocation breakdown (stocks/bonds/cash/alternatives) vs. recommended for my age and risk tolerance
2. Sector concentration risk — am I overexposed to any single sector or geography?
3. Fee analysis — estimate total expense ratios and their 30-year compounding cost
4. Tax efficiency — are my holdings in the right account types? (e.g., bonds in tax-advantaged, growth in taxable)
5. Specific rebalancing moves with dollar amounts to reach optimal allocation

Do NOT give me generic advice. Give me specific trade recommendations based on what I hold.
```

Example Output: Analysis revealing 42% tech concentration risk, $47K in bond funds sitting in a taxable account (costing ~$800/year in unnecessary taxes), with 5 specific rebalancing trades.

Prompt 9: Investment Research Brief

```
I'm considering investing in [STOCK TICKER / ETF / FUND NAME / ASSET CLASS].

Build me a research brief covering:
1. **What it is**: Asset type, sector, market cap, what the company/fund actually does in plain English
2. **Bull case**: The 3 strongest arguments for buying, with specific data points
3. **Bear case**: The 3 biggest risks, including worst-case scenario
4. **Valuation**: Key metrics (P/E, P/S, PEG, dividend yield) compared to sector averages and 5-year historical range
5. **How it fits**: Given that my current portfolio is [BRIEF DESCRIPTION OF HOLDINGS], would this add diversification or increase concentration?
6. **Entry strategy**: If I decide to buy, suggest a dollar-cost averaging plan vs. lump sum, with reasoning

My investment horizon for this position: [TIME HORIZON — e.g., 5+ years, short-term trade].
My total portfolio size: [AMOUNT].
Position size I'm considering: [AMOUNT or % OF PORTFOLIO].
```

Example Output: A structured brief on VTI showing historical returns, current valuation relative to 10-year averages, portfolio overlap analysis with existing holdings, and a 4-month DCA entry plan for a $10,000 position.

Prompt 10: Retirement Readiness Calculator

```
Calculate whether I'm on track for retirement and what adjustments I need:

Current situation:
- Age: [AGE]
- Annual income: [AMOUNT] (expected growth: [X]% per year)
- Current retirement savings: [AMOUNT across all accounts]
- Monthly retirement contributions: [AMOUNT] (employer match: [DETAILS])
- Other assets: [HOME EQUITY, RENTAL INCOME, etc.]
- Expected Social Security (estimate): [AMOUNT/month or "unknown"]
- Current annual spending: [AMOUNT]

Retirement goals:
- Target retirement age: [AGE]
- Desired annual retirement income: [AMOUNT] or [X]% of current income
- Legacy goals: [e.g., leave $X to kids, charity, none]

Model three scenarios using a [6% / 7% / 8%] average return assumption:
1. Stay the course — current trajectory
2. Increase contributions by [AMOUNT/month]
3. Delay retirement by [X] years

For each scenario, show: projected portfolio at retirement, annual safe withdrawal amount
(4% rule), income gap or surplus, and probability of money lasting to age 90. Tell me the
single most impactful lever I can pull right now.
```

Example Output: Three-scenario analysis showing a $340K gap at current pace, closed by increasing contributions $400/month OR delaying 2 years, with employer match identified as the highest-impact lever ($3,600/year of free money not being captured).

Prompt 11: Dividend Income Portfolio Builder

```
I want to build a portfolio that generates [TARGET MONTHLY INCOME] in dividend income.

My constraints:
- Total capital available to invest: [AMOUNT]
- Account type: [Taxable / Roth IRA / Traditional IRA]
- Risk tolerance: [Low — blue chips only / Medium — mix of growth + income / Higher — include REITs and BDCs]
- Sector preferences or exclusions: [e.g., no tobacco, prefer tech]
- Reinvest dividends or collect cash: [CHOICE]

Design a portfolio with:
1. Specific ticker symbols, allocation percentages, and dollar amounts
2. Current dividend yield and 5-year dividend growth rate for each holding
3. Monthly income projection (note: most dividends pay quarterly — map out the payment schedule so income is spread across all 12 months)
4. Total portfolio yield vs. the S&P 500 dividend yield
5. Key risks (dividend cut history, payout ratio sustainability)
6. A "starter version" if I only have [SMALLER AMOUNT] to begin with
```

Example Output: A 12-stock portfolio yielding 4.2% ($1,050/month on $300K), with quarterly payment stagger covering all 12 months, plus a $25K starter version using 4 dividend ETFs.

Prompt 12: Tax-Loss Harvesting Analyzer

```
Here are my taxable investment account holdings with cost basis:

[LIST EACH: Ticker, Shares, Purchase Price, Current Price, Purchase Date]

My tax details:
- Marginal tax bracket: [FEDERAL %] + [STATE %]
- Capital gains so far this year: [SHORT-TERM AMOUNT] / [LONG-TERM AMOUNT]
- Tax-loss carryforward from previous years: [AMOUNT or none]

Analyze my portfolio for tax-loss harvesting opportunities:
1. Identify all positions with unrealized losses, separated by short-term vs. long-term
2. Calculate the tax savings from harvesting each loss at my tax rate
3. Suggest wash-sale-compliant replacement securities for each harvested position (similar exposure, different fund/ticker)
4. Rank opportunities by tax savings impact — which ones are worth the effort?
5. Flag any positions approaching the 1-year long-term threshold (might be worth waiting)
6. Calculate total estimated tax savings if I harvest all recommended positions
```

Example Output: Identification of 4 harvesting opportunities totaling $8,200 in losses, generating $2,460 in tax savings, with swap suggestions (e.g., sell VTI at a loss, buy ITOT as a replacement) and a timeline for 2 positions approaching long-term status.

Prompt 13: Index Fund Comparison Matrix

```
I'm choosing between these index funds/ETFs for my [ACCOUNT TYPE — 401k/IRA/taxable]:

[LIST 2-5 FUNDS — e.g., VTI vs. FSKAX vs. SWTSX, or VOO vs. SPY vs. IVV]

Compare them across:
1. Expense ratio and the dollar cost difference over [TIME HORIZON] on a [INVESTMENT
AMOUNT] investment
2. Tracking error vs. the benchmark index
3. Tax efficiency (capital gains distributions history, qualified dividends %)
4. Liquidity and bid-ask spread (for ETFs)
5. Minimum investment requirements
6. Securities lending revenue (does this offset some fees?)
7. Dividend yield and distribution frequency
8. Which is best for my specific account type and investment size

Give me a clear winner with reasoning, not a "they're all fine" answer. If the difference
is negligible, say so and tell me to pick based on [specific tiebreaker criterion].
```

Example Output: A comparison matrix declaring FSKAX the winner for a Fidelity IRA (zero expense ratio, no minimum, fractional shares), while recommending VTI for a taxable account due to ETF tax structure advantages, with a $4,700 fee difference projection over 30 years.

Prompt 14: Risk Stress Test

```
Stress test my portfolio against historical and hypothetical scenarios:

My portfolio:
[LIST EACH: Ticker/Fund, Current Value]

Total portfolio value: [AMOUNT]

Run these scenarios:
1. **2008 Financial Crisis** replay — how much would I lose based on each holding's actual 2008 drawdown?
2. **2020 COVID Crash** — same analysis for the March 2020 drop
3. **Rising interest rates** — impact on my bond and growth stock holdings
4. **Sector-specific shock** — what happens if my most concentrated sector drops 40%?
5. **Stagflation scenario** — high inflation + recession simultaneously

For each scenario:
- Show my projected portfolio value at the trough
- Calculate how long recovery took historically
- Tell me whether I'd need to sell at a loss if I have [MONTHLY EXPENSES] to cover
- Grade my portfolio's resilience (A-F)

Then recommend 1-3 changes that would improve resilience without sacrificing more than [X]% of expected return.
```

Example Output: Stress test showing a $180K portfolio dropping to $112K in a 2008 replay, with a 3.5-year recovery period, graded C+ for resilience, with a recommendation to shift 15% from growth into a short-term bond fund as a stabilizer.

Debt Payoff Strategy (7 prompts)

Prompt 15: Debt Snowball vs. Avalanche Comparison

```
Here are all my debts:

[LIST EACH: Type (credit card, student loan, car, etc.), Balance, Interest Rate (APR), Minimum Monthly Payment]

My monthly income: [AMOUNT]
Maximum total I can put toward debt each month: [AMOUNT]

Compare these two payoff strategies side by side:
1. **Debt Avalanche** (highest interest rate first) — show payoff order, monthly payment schedule, total interest paid, and payoff date for each debt
2. **Debt Snowball** (smallest balance first) — same breakdown

Then show me:
- The exact dollar difference in total interest between the two methods
- A month-by-month timeline for each method showing total remaining balance
- Which debt gets paid off first under each method (and when — this matters for motivation)
- My recommendation: for someone with [my personality type: e.g., "I need quick wins to stay motivated" OR "I'm disciplined and want to minimize cost"], which method is better?

Also flag if any of my debts have a rate high enough that I should treat them as an emergency (above 20% APR).
```

Example Output: Side-by-side showing avalanche saves $3,847 in interest over snowball, but snowball eliminates 3 small debts in the first 6 months for momentum. Recommends a hybrid approach: knock out the $800 medical bill first (quick win), then switch to avalanche for the remaining 4 debts.

Prompt 16: Creditor Negotiation Scripts

```
I need to negotiate with a creditor. Here's my situation:

- Creditor: [NAME — e.g., Chase Sapphire, Sallie Mae, Collection Agency X]
- Debt type: [Credit card / Medical / Student loan / Collections / etc.]
- Current balance: [AMOUNT]
- Interest rate: [APR]
- Account status: [Current / 30 days late / In collections / Charged off]
- My leverage: [e.g., "I have a lump sum of $X to offer" / "I've been a customer for X
years" / "I'm considering bankruptcy" / "I have competing balance transfer offers"]

Write me:
1. A word-for-word phone script for calling them, including:
   - Opening line that positions me correctly
   - Specific ask (rate reduction / settlement amount / payment plan / fee waiver)
   - Responses to their top 3 likely pushbacks
   - The "walk-away" line if they won't budge
   - The "acceptance" line if they agree (including what to get in writing)
2. A follow-up email template to document any verbal agreement
3. The specific department or number to call (if it's a major creditor)
4. Realistic expectations — what percentage reduction is typical for my situation?
```

Example Output: A complete phone script for negotiating a 22% Chase card rate down to 15%, with rebuttals for "you don't qualify for a lower rate" and "that's our best offer," plus a template for documenting the agreed rate in writing.

Prompt 17: Balance Transfer Strategy Planner

```
My current high-interest debts:
[LIST EACH: Card/Lender Name, Balance, APR, Minimum Payment]

Balance transfer offers I've received or found:
[LIST EACH: Card Name, Intro APR, Intro Period (months), Transfer Fee %, Credit Limit,
Regular APR after intro]

My credit score: [SCORE]
My monthly debt payment budget: [AMOUNT]

Analyze the optimal balance transfer strategy:
1. Which debts should I transfer and to which cards? (consider transfer fees vs. interest
savings)
2. Calculate the exact savings vs. staying with current cards
3. Build a payoff calendar — can I pay off the transferred balance before the intro period
ends? If not, what happens?
4. Flag any gotchas (deferred interest vs. waived interest, impact on credit utilization,
new purchase APR traps)
5. Should I apply for a different card instead? Suggest specific cards for my credit score
range
6. Create a "danger date" reminder — the exact date I need to have the balance paid off or
transferred again
```

Example Output: Strategy to transfer $8,400 from a 24% card to a Citi Simplicity 0% for 21 months (3% fee = $252, saving $2,768 in interest), with a $400/month payoff calendar and a danger date of November 2027.

Prompt 18: Debt Refinance Decision Analyzer

```
I'm considering refinancing [DEBT TYPE — mortgage, auto loan, student loans, personal
loan]:

Current loan:
- Balance remaining: [AMOUNT]
- Interest rate: [APR]
- Monthly payment: [AMOUNT]
- Remaining term: [MONTHS/YEARS]
- Any prepayment penalties: [YES/NO, AMOUNT]

Refinance offer:
- New interest rate: [APR]
- New term: [MONTHS/YEARS]
- Closing costs / fees: [AMOUNT]
- Points (if mortgage): [AMOUNT]

Calculate:
1. Monthly payment change (dollars and percentage)
2. Total interest paid over the life of each loan
3. Break-even point — how many months until the refinance savings exceed the costs
4. True cost comparison if I plan to [sell/pay off early in X years]
5. Opportunity cost — if I invested the monthly savings instead at [EXPECTED RETURN %],
what's the net outcome?
6. Clear YES / NO recommendation with the specific reasoning

If refinancing doesn't make sense, tell me what rate I should wait for, or suggest
alternatives (extra principal payments, recasting, etc.).
```

Example Output: Analysis of a mortgage refinance from 6.5% to 5.8% on $280K: saves $127/month, breaks even at month 22, but if planning to sell in 3 years, net savings is only $1,388 after closing costs. Recommendation: wait for sub-5.5% or make extra principal payments instead.

Prompt 19: Debt Emergency Action Plan

```
I'm in financial distress and need an immediate action plan. Here's my situation:

- Monthly income: [AMOUNT] (stable / at risk / recently lost)
- Monthly essential expenses (housing, food, utilities, transport): [AMOUNT]
- Total debt: [AMOUNT across all debts — list each with minimum payments]
- Months of savings remaining: [NUMBER or zero]
- Assets I could liquidate: [LIST — e.g., second car, investments, valuables]
- I've already tried: [LIST any steps taken]

Create a prioritized 30/60/90 day survival plan:
1. **Days 1-7**: Immediate triage — which bills to pay, which to skip, who to call first
2. **Days 8-30**: Stabilize — negotiate with creditors, apply for hardship programs,
assess income options
3. **Days 31-60**: Restructure — formal debt management plans, which debts to settle vs.
pay
4. **Days 61-90**: Rebuild — path back to stability

For each step, give me the specific action, who to contact, what to say, and what to
expect. Prioritize keeping a roof over my head and food on the table over credit score
preservation. Flag whether I should consult a nonprofit credit counselor or bankruptcy
attorney based on my numbers.
```

Example Output: A triage plan prioritizing rent and utilities, scripts for calling each creditor requesting hardship forbearance, a list of 3 local nonprofit credit counseling agencies, and a realistic assessment that Chapter 7 may be worth exploring if income doesn't recover within 60 days.

Prompt 20: Student Loan Optimization Strategy

```
My student loan details:

[LIST EACH LOAN: Servicer, Loan Type (Federal Direct, PLUS, Private), Balance, Interest Rate, Monthly Payment, Repayment Plan (Standard, Income-Driven, etc.)]

My situation:
- Annual gross income: [AMOUNT]
- Filing status: [Single / Married Filing Jointly / Married Filing Separately]
- Family size: [NUMBER]
- Employer: [TYPE — public service, nonprofit, private sector]
- Years of qualifying PSLF payments made: [NUMBER or N/A]
- State of residence: [STATE]

Optimize my student loans:
1. Am I on the best repayment plan? Compare my current plan vs. SAVE/PAYE/IBR/ICR — show monthly payment and total cost for each
2. PSLF eligibility analysis — am I close enough that switching to income-driven repayment makes sense?
3. Should I consolidate? Show the weighted average rate and the trade-offs
4. Refinance analysis — at what private rate does refinancing beat my federal benefits?
5. Tax implications — am I maximizing the student loan interest deduction?
6. If married: filing jointly vs. separately — which saves more considering loan payments + tax impact combined?
```

Example Output: Analysis revealing that switching from Standard to SAVE plan drops payments from $680 to $410/month, and with 6 years of PSLF-qualifying employment, pursuing forgiveness would save $34K vs. aggressive payoff, with a recommendation to keep federal loans (don't refinance) and file taxes separately to lower income-driven payments.

Prompt 21: Debt Payoff Motivation Tracker

```
I'm [X months/years] into paying off debt and need accountability and perspective.

My debt payoff journey:
- Starting total debt: [AMOUNT] on [DATE]
- Current total debt: [AMOUNT]
- Debts fully paid off so far: [LIST with original balances]
- Current monthly payment toward debt: [AMOUNT]
- Target debt-free date: [DATE]

Generate:
1. A progress dashboard — percentage paid off, total interest saved vs. minimum payments, "debt age" (how long this debt has existed)
2. Milestone map — what I've accomplished, next milestone coming up, and a projected "debt free" countdown
3. The "future me" calculation — once debt-free, if I invest my current debt payment of [AMOUNT] monthly for [YEARS] at 7% average return, how much wealth will I build?
4. Compare my payoff rate to national averages for my debt types
5. Three specific motivational data points customized to my situation (e.g., "You've already saved $X in interest by paying more than minimums")
6. An adjusted projection if I could find an extra [SMALL AMOUNT — e.g., $100] per month
```

Example Output: Dashboard showing 47% of $38K paid off in 14 months, $2,890 in interest saved vs. minimums, with a "future wealth" projection of $287K if the $850/month debt payment is invested for 15 years post-payoff, and showing an extra $100/month would move the debt-free date up by 4 months.

Financial Planning (7 prompts)

Prompt 22: Emergency Fund Right-Sizing Calculator

```
Help me figure out exactly how much emergency fund I need (not the generic "3-6 months"
advice):

My situation:
- Monthly essential expenses: [AMOUNT] (break down: housing, food, utilities, insurance,
transport, minimum debt payments)
- Income type: [W-2 stable / Commission-based / Self-employed / Multiple income household]
- Industry: [INDUSTRY] — how recession-proof is it?
- Health situation: [Any chronic conditions, dependents with health needs?]
- Insurance deductibles: [Health, auto, home — list out-of-pocket maximums]
- Other safety nets: [Spouse income, family support, home equity, disability insurance]
- Current emergency fund: [AMOUNT]

Calculate:
1. My personalized emergency fund target with specific reasoning (not just a multiple of
expenses)
2. The specific risks I'm hedging against, ranked by likelihood and cost
3. Where to keep it — high-yield savings, money market, or tiered approach (immediate vs.
extended emergency)
4. A monthly savings plan to reach my target by [DATE], including which expenses to trim
5. When my emergency fund is "done" and I should redirect savings to investing instead
```

Example Output: Target of $24,500 (5.5 months) for a commission-based salesperson — higher than standard due to variable income, broken into Tier 1 ($8K in high-yield savings for immediate access) and Tier 2 ($16.5K in money market for extended unemployment), with a 10-month savings plan at $2,450/month.

Prompt 23: Major Purchase Decision Framework

```
I'm considering a major purchase and need to make a financially sound decision:

The purchase: [ITEM — e.g., car, home, renovation, education, wedding]
Cost: [TOTAL PRICE]
How I'd pay: [Cash / Financing details / Combination]
My financial snapshot:
- Annual income: [AMOUNT]
- Current savings (non-emergency): [AMOUNT]
- Monthly free cash flow after all expenses: [AMOUNT]
- Emergency fund status: [Fully funded / Partially funded at $X]
- Active debt: [LIST or "none"]

Analyze this purchase:
1. Affordability check — can I actually afford this without compromising financial
stability? (Be honest, not encouraging)
2. True total cost — include interest, insurance, maintenance, taxes, opportunity cost of
the capital
3. Timing analysis — is now the right time, or would waiting [X months] put me in a
stronger position?
4. The "10-10-10" test — how will I feel about this purchase in 10 days, 10 months, and 10
years?
5. If financing: optimal down payment amount, best loan term, and rate I should demand for
my credit score
6. Alternative analysis — what if I bought [cheaper alternative] or [used version]
instead?
7. Go/Wait/No verdict with specific conditions for upgrading a "Wait" to "Go"
```

Example Output: Analysis of a $42K new car purchase recommending "Wait 4 months": current $3K savings and partially funded emergency fund make financing risky. Alternative: $22K certified pre-owned version saves $28K in total cost of ownership over 5 years. Conditions to upgrade: emergency fund at $15K minimum, 20% down payment saved.

Prompt 24: Tax Optimization Checklist

```
Build me a personalized tax optimization checklist based on my situation:

My profile:
- Filing status: [Single / MFJ / MFS / HoH]
- Annual gross income: [AMOUNT] (W-2 / Self-employed / Mixed)
- State: [STATE]
- Age: [AGE]
- Homeowner: [Yes/No — mortgage interest amount if yes]
- Dependents: [Number and ages]
- Retirement accounts: [401k, IRA, HSA — current contribution amounts]
- Side income or freelance: [Yes/No — estimated amount]
- Investments: [Taxable accounts yes/no, capital gains/losses this year]
- Major life events this year: [Marriage, baby, home purchase, job change, etc.]

Create:
1. Every deduction and credit I'm likely eligible for — with estimated dollar value of each
2. Year-end moves I should make before December 31 (charitable bunching, Roth conversion, tax-loss harvesting, etc.)
3. Retirement contribution optimization — am I maxing out the right accounts in the right order?
4. Standard vs. itemized deduction comparison with the specific breakpoint
5. Estimated tax liability vs. what I've paid in withholding — will I owe or get a refund?
6. Three legal tax strategies I'm probably overlooking for my income level and situation
```

Example Output: A 22-item checklist for a $95K single filer in California revealing $3,200 in overlooked deductions (home office for side hustle, HSA contribution gap, state tax credits), recommending a $2,500 traditional IRA contribution before year-end to reduce AGI below the saver's credit threshold.

Prompt 25: Net Worth Tracker & Analysis

```
Calculate and analyze my current net worth:

ASSETS:
- Cash & savings accounts: [LIST with amounts]
- Investments (brokerage, retirement): [LIST with amounts]
- Real estate (market value): [LIST with amounts]
- Vehicles (current value): [LIST with amounts]
- Other assets: [LIST — business equity, valuables, crypto, etc.]

LIABILITIES:
- Mortgages: [LIST with balances]
- Student loans: [LIST with balances]
- Auto loans: [LIST with balances]
- Credit cards: [LIST with balances]
- Other debt: [LIST with balances]

Analyze:
1. Net worth statement — formatted cleanly with all assets, liabilities, and net total
2. Asset allocation breakdown — what percentage is liquid vs. illiquid? Am I too
concentrated in one asset class?
3. How my net worth compares to the median for my age ([AGE]) and income ([INCOME]) — use
Federal Reserve SCF data benchmarks
4. Net worth growth projection — if I save/invest [MONTHLY AMOUNT], where will I be in 1,
5, 10, and 20 years?
5. The single biggest lever to accelerate net worth growth from my current position
6. "Hidden" net worth drags — assets that look valuable but actually cost money
(depreciating assets, high-maintenance property)
```

Example Output: Net worth of $127K for a 32-year-old (68th percentile for age), with 62% illiquid (home equity), identifying the $19K car loan on a depreciating asset as the biggest drag, and projecting $485K in 10 years at current savings rate or $612K with an additional $300/month invested.

Prompt 26: Insurance Coverage Audit

```
Review my insurance coverage for gaps and overlaps:

My current policies:
[LIST EACH: Type (health, auto, home/renters, life, disability, umbrella, etc.), Provider,
Monthly Premium, Coverage Amount, Deductible]

My situation:
- Age: [AGE], [Marital status], [Number of dependents]
- Annual income: [AMOUNT]
- Net worth: [AMOUNT]
- Homeowner/renter: [WHICH]
- Vehicles: [LIST]
- Employer benefits: [What insurance comes through work]
- Health conditions: [Any relevant conditions]
- Self-employed: [Yes/No]

Audit:
1. Coverage gap analysis — what risks am I NOT covered for that could be financially
devastating?
2. Over-insurance check — am I paying for coverage I don't need or that overlaps?
3. Deductible optimization — would raising my deductible and self-insuring save money
without excessive risk?
4. Life insurance needs calculation — if I have dependents, exactly how much do I need
based on income replacement + debts + future obligations (college, etc.)?
5. Disability insurance check — am I protected if I can't work? (This is the most
overlooked insurance)
6. Annual savings opportunity — estimate how much I could save by shopping or adjusting
coverage
7. Specific policy recommendations (term life vs. whole life, umbrella threshold, etc.)
```

Example Output: Audit revealing no disability insurance (critical gap for a $90K sole earner), over-insured on auto ($100 deductible costing $400/year in extra premiums), and no umbrella policy despite $250K net worth. Recommended changes save $680/year while closing the disability coverage gap.

Prompt 27: Financial Independence (FIRE) Roadmap

```
Build me a personalized Financial Independence roadmap:

My numbers:
- Age: [AGE]
- Annual gross income: [AMOUNT] (expected trajectory: [stable / growing X% / variable])
- Annual spending: [AMOUNT] (I've tracked this / this is an estimate)
- Current invested assets: [AMOUNT] (break down by account type)
- Current savings rate: [X]% or [MONTHLY AMOUNT]
- Pension or other guaranteed income expected: [DETAILS or none]
- Desired annual spending in early retirement: [AMOUNT] or "same as now"

Calculate:
1. My FIRE number using the 4% rule, the 3.5% "safe" rule, and a dynamic withdrawal strategy
2. Years to FIRE at current savings rate — with a year-by-year projection table showing portfolio growth
3. Impact of increasing savings rate by 5%, 10%, 15% — how many years does each shave off?
4. Coast FIRE number — at what portfolio size could I stop saving and still retire at [TRADITIONAL AGE]?
5. Barista FIRE option — how much part-time income would let me "retire" from my career in [X] years?
6. The three biggest accelerators specific to my situation (income growth vs. expense reduction vs. investment returns)
7. Risk factors — sequence of returns risk, healthcare costs before Medicare, inflation sensitivity
8. A concrete next-90-day action plan to move toward FI
```

Example Output: FIRE number of $1.25M (4% rule at $50K/year spending), achievable in 12.4 years at current pace or 9.1 years by increasing savings rate from 32% to 45%. Coast FIRE already achievable at current $280K portfolio (can stop saving and reach $1.25M by age 60 at 7% returns). Biggest accelerator: income growth via job change (estimated $15K bump = 2 fewer years).

Prompt 28: Financial Decision Tiebreaker

```
I'm stuck between two financial options and need a data-driven answer:

Option A: [DESCRIBE — e.g., "Pay off mortgage early by adding $500/month to principal"]
Option B: [DESCRIBE — e.g., "Invest that $500/month in index funds instead"]

Relevant details:
- [Provide specific numbers: interest rates, expected returns, time horizon, tax
implications, balances, etc.]
- My risk tolerance: [Conservative / Moderate / Aggressive]
- My tax bracket: [FEDERAL %] + [STATE %]
- My emotional factor: [e.g., "I'd sleep better debt-free" or "I can handle market
volatility"]
- Time horizon: [YEARS]

Analyze:
1. Pure math comparison — net worth difference after [YEARS] under each option, accounting
for taxes, interest, and opportunity cost
2. Risk-adjusted comparison — what if returns are lower than expected? What if rates
change?
3. Liquidity comparison — which option leaves me with more accessible cash if I need it?
4. Tax impact — after-tax returns for both scenarios
5. The "regret minimization" framework — which choice would I regret more if it goes
wrong?
6. Clear recommendation with the ONE deciding factor that tips the scale

Don't tell me "it depends" — give me an answer and defend it.
```

Example Output: Analysis favoring Option B (investing) by $47K over 15 years in the base case, but noting Option A (mortgage payoff) wins in 3 of 5 downside scenarios. Recommendation: Option A for a conservative investor — the guaranteed 6.5% return via mortgage payoff beats the risk-adjusted expected equity return after taxes, and the psychological value of being debt-free is a real asset.
