AI Budget Prompts

Copy-and-paste prompts for ChatGPT, Claude or Gemini. Use them with your AI Budget Template.

How to use this guide

1. Copy a prompt. 2. Replace everything in [square brackets] with your own details. 3. Paste it into your AI assistant. 4. Type the numbers from your template into your budget and compare the answer.

Privacy tip: never share bank account numbers, card numbers or passwords with an AI tool. Round numbers and general categories are all you need.

Always check the numbers an AI gives you with a calculator or your spreadsheet. AI can make arithmetic mistakes, and its suggestions are general education, not financial advice.

Section A: Build your budget

1. Create my first monthly budget

```
I earn [monthly income] per month after tax in [currency]. My fixed costs are: rent [amount], utilities [amount], phone/internet [amount], transport [amount], debt payments [amount]. Create a simple monthly budget using the 50/30/20 rule. Show a table with category, planned amount and percentage of income. Then tell me where I am over or under the rule.
```

2. Turn my bank statement categories into budget lines

```
Here is a list of my last month's spending by category (no account numbers): [paste categories and totals]. Group these into Needs, Wants and Savings. Total each group, show it as a percentage of my income of [income], and list the 3 categories where I could realistically cut back.
```

3. Budget for irregular income

```
My income changes each month. Over the last 6 months I earned: [list amounts]. My must-pay expenses are [amount] per month. Design a budget for irregular income: what baseline should I budget on, how much should I hold as a buffer, and how should I split extra income in good months?
```

4. Zero-based budget

```
My monthly income is [amount]. Help me build a zero-based budget where every unit of income is given a job. My priorities are: [list priorities]. Ask me any questions you need, then produce a table that adds up exactly to my income.
```

Section B: Cut spending and save more

5. Find savings in my spending

```
These are my monthly expenses: [list categories and amounts]. Act as a practical budgeting coach. Suggest 7 specific ways to reduce my spending without making my life miserable, ordered from easiest to hardest, and estimate the monthly saving for each.
```

6. 30-day spending challenge

```
Create a 30-day challenge to help me reduce spending on [category, e.g. dining out]. I currently spend about [amount] per month on it. Give me a week-by-week plan with small daily actions and a way to track progress.
```

7. Subscription audit

```
Here are my subscriptions and costs: [list]. Help me decide which to keep, pause or cancel. Ask me how often I use each one, then give me a keep/cancel list and my yearly saving.
```

8. Grocery budget planner

```
I have [amount] per week for groceries for [number] people. My dietary needs are [needs/preferences]. Make a 7-day meal plan and a shopping list that stays within budget, using simple, affordable ingredients.
```

Section C: Goals, debt and emergency fund

9. Emergency fund plan

```
My monthly essential expenses are [amount] and I have saved [amount] so far. I can put aside [amount] per month. How many months will it take to reach a 3-month and a 6-month emergency fund? Show the month-by-month growth in a table.
```

10. Savings goal timeline

```
I want to save [target amount] for [goal] by [date]. I have [amount] saved and I can contribute [amount] per month. Will I reach it in time? If not, show me 3 options to close the gap.
```

11. Debt payoff plan

```
My debts are: [name, balance, interest rate, minimum payment for each]. I can pay [extra amount] extra per month. Compare the snowball method (smallest balance first) and the avalanche method (highest interest first). Show the payoff order, estimated time to be debt-free and total interest for each.
```

12. Big purchase decision

```
I'm thinking about buying [item] for [price]. My monthly income is [amount] and my free money after bills is [amount]. Give me the pros and cons, a plan to save for it without a loan, and what it would cost if I financed it over [months] months.
```

Section D: Review and improve

13. Monthly budget review

```
Here is my budget and what I actually spent this month: [paste planned vs actual by category]. Summarise how I did in 5 bullet points, point out the biggest overspending and what likely caused it, and suggest changes to next month's plan.
```

14. Check my budget for common mistakes

```
Review this budget: [paste budget]. Check it for common budgeting mistakes, such as forgetting irregular bills, no buffer for emergencies, unrealistic limits, or no savings line. List what you find and how to fix each one.
```

15. Budget for a small business owner

```
I run a small business with monthly revenue of about [amount]. My costs are: [list]. Separate my personal and business budgets, suggest a sensible owner's pay, a tax set-aside percentage to ask my accountant about, and a cash buffer target.
```

16. Explain it simply

```
Explain [budgeting term, e.g. sinking fund, zero-based budget, 50/30/20 rule] in plain English with one simple example using my income of [amount].
```

Get better answers

- Give real numbers. Rounded figures are fine, but the more accurate they are, the better the advice.
- Tell the AI your currency and country, because rules and costs differ.
- Ask for a table when you want numbers, and ask for the steps when you want a plan.
- If an answer looks wrong, ask: 'Please double-check the calculations and show your working.'
- Keep a note of prompts that work for you and reuse them each month.

More free templates, tools and guides at **aiviralab.com**

These prompts are for general education only and are not financial, tax or legal advice. Speak to a qualified professional for decisions about your own situation. Free for personal use; please do not resell this file.