PERSONAL FINANCE × AI · GUIDE 01

Build a Budget That You'll Actually Use

Prompts that turn ChatGPT or Claude into a budgeting session — starting with an interview that asks you one question at a time until it knows enough to build the real thing.

WHAT'S INSIDE

- Build my budget from scratch
- Budget on an irregular income
- Turn my bank statement into a budget
- Needs vs wants audit
- Subscription sweep
- Stress test my budget
- ...and 2 more

8 PROMPTS · 3 INTERVIEW-STYLE

WORKS WITH CHATGPT AND CLAUDE · NO CODING REQUIRED

How to Use These Prompts

Start here. Every other money decision in this series gets easier once you know what your month actually looks like.

START HERE

Build my budget from scratch is the one to run first. It's an interview prompt — instead of dumping a wall of questions on you, the AI asks one question at a time and uses each answer to decide what to ask next, the way a good advisor would. Everything else in this guide builds on what that conversation produces.

Six rules that make these work

Use real numbers

Vague inputs get vague outputs. Pull up your actual bank app before you start.

Net, not gross

Use what lands in your checking account after taxes and deductions — not your salary.

Turn on memory

In your ChatGPT or Claude settings. Then you stop re-explaining your situation every chat.

Stay in one chat

Keep this topic in its own conversation so context builds instead of resetting.

Answer honestly

These prompts tell the AI to push back on you. That only works if your inputs are real.

Don't stop at the first answer

Ask follow-ups. The second and third response is usually where it gets specific.

The Prompts

01	Build my budget from scratch	INTERVIEW PROMPT
02	Budget on an irregular income	INTERVIEW PROMPT
03	Turn my bank statement into a budget	ANALYSIS PROMPT
04	Needs vs wants audit	ANALYSIS PROMPT
05	Subscription sweep	ANALYSIS PROMPT
06	Stress test my budget	DECISION PROMPT
07	Two-income household budget	INTERVIEW PROMPT
08	Monthly budget review	ANALYSIS PROMPT

PRO TIP

Paste the prompt exactly as written, including the bracketed placeholders. The instructions telling the AI to ask one question at a time, push back on vague answers, and give you a specific deliverable are doing most of the work — deleting them is why generic prompts return generic advice.

01

Build my budget from scratch

INTERVIEW PROMPT

The flagship. Run this one first.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
You're going to help me build a monthly budget from scratch.

Interview me one question at a time. Ask a single question, wait for my answer, then use
that answer to decide what to ask next. Do not send me a list of questions and do not
start building until you have what you need.

Work through, in whatever order makes sense: my take-home pay and how often I'm paid,
whether my income is steady or variable, my fixed costs, my variable spending, any debt
payments, what I currently have saved, and anything unusual coming up in the next 12
months.

If I give you a vague answer, or a number that looks unrealistic for my situation, say so
and ask me to go check it rather than accepting it.

When you have enough, tell me you're ready. Then give me:
1. A zero-based monthly budget where every dollar has a job
2. My savings rate as a percentage of take-home pay
3. The two or three categories where I'm most out of line, with the actual dollar gap
4. The single change that would have the biggest impact, and what it's worth per year

Use net income, not gross.
```

02

Budget on an irregular income

INTERVIEW PROMPT

Freelance, commission, tips, seasonal work.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
My income is irregular, so a standard monthly budget doesn't work for me. Help me build
one that does.

Interview me one question at a time — a single question, wait for my answer, then decide
what to ask next based on what I said. Don't dump a list on me.

I need you to find out: my lowest-earning month in the last year, my highest, my rough
average, how predictable the swings are, what my absolute floor of fixed expenses is, and
what buffer I currently have.

When you have enough, build me:
1. A baseline budget built on my LOW month, not my average — so I'm never caught short
2. A rule for what happens to income above that baseline, split between buffer, savings,
and spending
3. The size of the income-smoothing buffer I should hold, and how many months it would
take me to build it
4. A simple monthly check I can run in 5 minutes to see if I'm on track

Be specific with dollar amounts. Don't give me percentages without translating them into
what that means for me.
```

03

Turn my bank statement into a budget

ANALYSIS PROMPT

When you'd rather work backwards from reality.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
I'm going to paste in my transactions from the last 60-90 days. I want you to build my
real budget from what I actually spend, not what I think I spend.

Do this:
1. Categorize every transaction. If you're unsure about one, ask me instead of guessing.
2. Separate fixed costs from variable spending, and flag anything that's a one-off so it
doesn't distort the picture.
3. Give me a monthly average per category, and note where a category is volatile rather
than steady.
4. Tell me my actual savings rate.
5. Show me the three categories where my spending is most out of proportion to my income,
and what a realistic target for each would be.
6. Flag anything that looks like a subscription or recurring charge I might have forgotten
about.

Be direct with me. If the numbers show a problem, say it plainly rather than softening it.

Here are my transactions:
[paste]
```

04

Needs vs wants audit

ANALYSIS PROMPT

For when the budget looks fine but nothing is left over.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
I'm going to give you my monthly expenses. I want an honest needs-versus-wants audit.

For each line item:
1. Classify it as a need, a want, or a want I've been calling a need
2. Explain your reasoning in one sentence
3. For anything in that third category, tell me what the realistic minimum version of it would cost

Then give me:
- My true fixed floor, meaning what I'd have to spend in a bad month to keep the lights on
- The total dollar amount that is genuinely discretionary
- The gap between what I'm spending on wants and what I'm saving

Push back on me. If I've justified something as a need that clearly isn't, say so directly. That's the whole point of the exercise.

My expenses:
[paste]
```

05

Subscription sweep

ANALYSIS PROMPT

Ten minutes, usually finds real money.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
Here are all the recurring charges on my accounts. Help me clean this up.

For each one, tell me:
1. The annual cost, not just the monthly — I want to feel it
2. Whether it overlaps with something else on this list
3. A guess at whether this is likely dormant based on what else I subscribe to, and what question I should ask myself to confirm

Then give me:
- Total monthly and annual spend on subscriptions
- A ranked cancel list, easiest and least painful first, with the running annual savings as I go down the list
- Which ones are worth keeping but downgrading rather than cancelling
- What my subscription spend would look like as a percentage of take-home pay before and after

Finish with the exact steps to cancel the top three.

My recurring charges:
[paste]
```

06

Stress test my budget

DECISION PROMPT

Before something happens, not after.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
Here's my current budget and savings. I want you to stress test it.

Run these scenarios and tell me what happens in each, with real numbers and a specific
month-by-month timeline:
1. I lose my income entirely — how long do I last, and what breaks first?
2. My income drops 30% and stays there — what's the new budget, and what has to be cut?
3. A $3,000 emergency lands next week
4. A $10,000 emergency lands next week
5. My rent or mortgage goes up 10% at renewal

For each one, tell me exactly which line items I'd cut and in what order.

Then give me the single biggest vulnerability in my setup, and the most efficient thing I
could do in the next 90 days to reduce it.

My numbers:
[paste]
```

07

Two-income household budget

INTERVIEW PROMPT

Joint, separate, or the messy middle.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
My partner and I want to build a household budget together. Interview me one question at a
time to figure out the right structure for us — ask one question, wait for the answer,
then decide what to ask next.

Find out: our two incomes, whether they're close or very different, what's currently joint
versus separate, what we each pay for now, what debts each of us brought in, and where
we've disagreed about money before.

Then give us:
1. A recommended structure — fully joint, fully separate, or a hybrid — with your
reasoning for our specific situation
2. If a hybrid, the exact split: what goes in the joint account, how much each of us
contributes, and whether that should be equal dollars or proportional to income
3. A full household budget with every dollar assigned
4. A short list of the decisions we still need to make together, phrased as questions we
should actually sit down and discuss

Be neutral about the structure. Recommend what fits our numbers, not what's most common.
```

08

Monthly budget review

ANALYSIS PROMPT

Run this on the same day every month.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
Here's my budget and what I actually spent this month. Run my monthly review.

Give me:
1. Budget versus actual for every category, with the dollar and percentage variance
2. My savings rate this month, and how it compares to last month
3. The three biggest overages, and the specific transactions that drove each one
4. Anything that was under budget, and whether that's a win or a sign the budget number is
wrong
5. One thing I clearly did well — be specific, not generic encouragement
6. One change to make next month, with the dollar impact

If any budget category is consistently wrong month over month, tell me to change the
budget rather than change my behavior. Sometimes the number is the problem.

Budget:
[paste]

Actual:
[paste]
```

THE BIG IDEA

Most people get bad answers from AI because they ask bad questions — one vague sentence, no numbers, no context. These prompts fix that by making the AI gather the context first.

The output is only as good as what you feed it. Give it real numbers, answer the questions honestly, and let it tell you things you'd rather not hear. That's the whole point.

LEGAL DISCLAIMER

This guide and any output generated from these prompts are for informational and personal budgeting purposes only. They do not constitute financial, legal, tax, or investment advice. Any figures, projections, categorizations, or recommendations produced by an AI tool should not be relied upon for making financial decisions. AI-generated content may contain errors or omissions, and details about loan programs, tax rules, and lending terms change frequently — always verify against the official source. Please consult a qualified financial advisor, accountant, or attorney before making major financial choices, tax filings, or investment decisions. Use these prompts as one input in your own thinking, not as a substitute for professional advice.