PERSONAL FINANCE × AI · GUIDE 05

Buy a Car
Without Getting Buried

The whole decision in order — what you can afford, new versus used, buy versus lease, and whether you should replace your current car at all. The monthly payment is the wrong number to focus on. These prompts get you to the real one.

WHAT'S INSIDE

- What car can I actually afford?
- Should I replace my current car at all?
- New, used, or certified pre-owned?
- Should I buy or lease?
- Total cost of ownership comparison
- Decode this lease quote
- ...and 3 more

9 PROMPTS · 2 INTERVIEW-STYLE

WORKS WITH CHATGPT AND CLAUDE · NO CODING REQUIRED

How to Use These Prompts

The whole decision, in order: what you can afford, new versus used, buy versus lease, and whether you should replace your current car at all. Price the decision before you shop.

START HERE

What car can I actually afford? 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	What car can I actually afford?	INTERVIEW PROMPT
02	Should I replace my current car at all?	DECISION PROMPT
03	New, used, or certified pre-owned?	DECISION PROMPT
04	Should I buy or lease?	INTERVIEW PROMPT
05	Total cost of ownership comparison	ANALYSIS PROMPT
06	Decode this lease quote	ANALYSIS PROMPT
07	Mileage reality check	ANALYSIS PROMPT
08	My lease is ending — what do I do?	DECISION PROMPT
09	Is my lease buyout a good deal?	DECISION 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

What car can I actually afford?

INTERVIEW PROMPT

The flagship. Ends in a number, not a vibe.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
Help me figure out what car I can actually afford. Not what a lender will approve me for —
what fits my life without wrecking my other goals.

Interview me one question at a time. One question, wait for my answer, then decide what to
ask next. Don't give me a list.

Find out: my take-home income, my full monthly budget and what's already committed, my
current savings and what I'd put down, my credit score range, whether I have a trade-in,
my other debts, how much I drive and what for, how long I keep cars, my insurance
situation, and whether I have a parking or commuting situation that affects the choice.

When you have enough, give me:
1. A maximum total vehicle price, and a comfortable target price that's probably lower
2. The maximum monthly payment that fits my budget, with the reasoning
3. A full monthly cost of ownership estimate — payment, insurance, fuel, maintenance,
registration — because the payment alone is misleading
4. The down payment and loan term I should aim for, and why I should be skeptical of long
terms
5. What this decision costs me in terms of my other goals, stated plainly
6. Two or three vehicle categories that fit, and what to look at

If the honest answer is that I should buy something cheaper than I want, or keep my
current car, say so.
```

02

Should I replace my current car at all?

DECISION PROMPT

The cheapest car is often the one in your driveway.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
I'm thinking about replacing my current car. Talk me through whether I should.

Current car: [year, make, model, mileage, condition, what it's worth, what I still owe if anything]
Recent and upcoming repairs: [details]
What's prompting this: [reason]
What I'd replace it with and at what cost: [details]

Compare, over the next three years:
1. Cost of keeping my current car — expected repairs, maintenance, and the risk of a major failure given this model and mileage
2. Cost of replacing it — payment, interest, higher insurance, depreciation
3. The break-even point: at what annual repair cost does replacing become the better financial call?

Then be honest with me about which parts of my reason for replacing are financial and which are that I want a new car. Both are valid, but I want to know which one I'm actually acting on and what the want is costing me.
```

03

New, used, or certified pre-owned?

DECISION PROMPT

Depends more on your situation than on general rules.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
Help me decide between buying new, used, or certified pre-owned. My situation:
- Budget: [amount]
- How long I plan to keep it: [years]
- Annual mileage: [miles]
- How I feel about repair risk and unexpected bills: [details]
- Credit score range: [range]
- Whether I can do any of my own maintenance: [yes/no]
- What I'd be replacing: [current car]

For each of the three paths, tell me:
1. What I could realistically get at my budget
2. Total expected cost over my ownership period, including depreciation
3. The warranty and repair risk picture
4. Financing rates typically available for each
5. Who this option is genuinely best for

Then give me a specific recommendation for my situation, and the sweet spot — for example,
if used, what model year range gives the best value given how depreciation curves work.

Tell me the strongest argument against your own recommendation.
```

04

Should I buy or lease?

INTERVIEW PROMPT

Interview-style, ends in a recommendation with numbers.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
Help me decide whether to buy or lease my next car.

Interview me one question at a time. Ask a single question, wait for my answer, then
decide what to ask next.

Find out: how many miles I drive per year and how predictable that is, how long I
typically keep a car, whether I use the car for business, my credit score range, my cash
available for a down payment, how I feel about always having a payment versus eventually
having none, whether I care about having the newest car, how hard I am on vehicles, and
what vehicle I'm considering.

When you have enough, give me:
1. A direct recommendation — buy or lease — with the reasoning specific to my answers
2. A six-year cost comparison: buying and keeping versus two consecutive leases, with
total dollars for each
3. The scenarios where I'd regret the choice you recommended
4. What I should watch out for in whichever path I take
5. If leasing, the specific terms to negotiate; if buying, the specific terms to negotiate

Don't hedge. Give me your actual call and defend it. Then tell me the one thing that, if
it changed about my situation, would flip your answer.
```

05

Total cost of ownership comparison

ANALYSIS PROMPT

Sticker price is a bad way to compare cars.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
I'm comparing these vehicles:
[list each: year, make, model, trim, price]

I drive roughly [miles] per year, mostly [city / highway], and I typically keep a car for
[years].

Build me a five-year total cost of ownership comparison for each. Include:
1. Purchase price and estimated taxes and fees
2. Financing cost at my likely rate — assume [rate] unless I tell you otherwise
3. Estimated insurance, and flag if one of these is notably more expensive to insure
4. Fuel or charging cost at my mileage
5. Scheduled maintenance
6. Expected repair costs based on this model's reliability record
7. Estimated resale value at year five
8. Total five-year cost, and cost per mile

Then rank them by true cost, and tell me if the ranking is different from what the sticker
prices suggest — that's usually the useful finding.

Flag any model with a known expensive failure pattern I should know about.
```

06

Decode this lease quote

ANALYSIS PROMPT

Leases hide the price. This unhides it.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
Here's a lease quote I've been given:
[paste everything — MSRP, selling price, monthly payment, term, mileage allowance, money
factor, residual value, due at signing, all fees]

Break it down completely:
1. Convert the money factor to an equivalent APR so I can see what I'm actually paying in
interest
2. The capitalized cost versus MSRP — did I actually negotiate the price down, or just the
payment?
3. The residual value, and whether it's favorable or unfavorable for me
4. Total cost over the full lease: all payments, due at signing, fees, and disposition fee
at the end
5. Every fee line item, what it is, and whether it's negotiable
6. Whether the mileage allowance fits how I actually drive, and what overage would cost

Then tell me the three specific numbers I should negotiate, in priority order, and what a
good version of each looks like.

If any part of this quote is a bad deal, say so plainly.
```

07

Mileage reality check

ANALYSIS PROMPT

The most common way a lease goes wrong.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
I'm considering a lease with a [number] mile per year allowance over [term] months. The
overage charge is [amount] per mile.

Here's my actual driving: [commute, typical weekend driving, road trips, anything
seasonal].

Tell me:
1. My realistic annual mileage, and how you got there — include the trips people forget to
count
2. Whether the allowance fits, with margin, or is uncomfortably tight
3. What overage would cost me at my realistic mileage, and at 20% above that in case life
changes
4. What buying a higher mileage allowance upfront would cost versus paying overage at the
end
5. Whether any change in my life over the lease term — a job change, a move, a new
relationship — could blow this up, and how exposed I'd be

Then give me a plain answer on whether this lease term is a good fit for how I actually
drive.
```

08

My lease is ending — what do I do?

DECISION PROMPT

Four options, and the right one depends on the numbers.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
My lease ends [date]. Help me decide what to do.

Details: [vehicle, residual/buyout price, current mileage versus allowance, condition and
any damage, disposition fee, what I'd want next]

Walk me through all four options with real numbers:
1. Return it and walk away — total cost including disposition fee, mileage overage, and
any wear and tear charges
2. Buy it out — whether the buyout price is above or below current market value, and
financing cost if I need a loan
3. Buy it out and immediately resell — whether there's equity in this lease
4. Lease or buy something new — what that resets my costs to

For each, give me the total dollar cost or benefit.

Then tell me which one is best for my situation and what to do first. Include the timeline
— what has to happen by when, because lease-end deadlines are unforgiving.

Also: what should I do about any wear and tear before inspection, and what's typically
cheaper to fix myself than to be charged for?
```

09

Is my lease buyout a good deal?

DECISION PROMPT

Sometimes there's real equity sitting there.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
I have the option to buy out my lease. Here are the details:
[buyout price, purchase option fee, vehicle year/make/model/trim/mileage/condition, months remaining]

Tell me:
1. The realistic current market value of this car, both private sale and trade-in
2. Whether my buyout price is above or below market, and by how much
3. If there's equity, what my options are for capturing it
4. Total cost to buy out including any fees, taxes, and financing
5. How this compares to buying a similar car on the open market — I already know this specific car's history, which has real value

Then tell me whether to buy it out, and if so, whether to finance it or pay cash if I have the option.

Also flag anything about this specific model at this mileage that suggests expensive repairs are coming — that changes the answer.
```

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.
