PERSONAL FINANCE × AI · GUIDE 03

# Pay Off Your Debt

Get the full picture, pick a payoff order, and find the extra payment money. Includes the scripts and analyses that make the plan survive contact with real life.

## WHAT'S INSIDE

— Build my full debt payoff plan

— Avalanche vs snowball, with my actual numbers

— Should I do a balance transfer?

— Is a consolidation loan a good idea for me?

— Minimum payment reality check

— Find the extra payment money

— ...and 2 more

**8 PROMPTS** · 1 INTERVIEW-STYLE

WORKS WITH CHATGPT AND CLAUDE · NO CODING REQUIRED

# How to Use These Prompts

Credit cards, personal loans, medical debt, the car note you regret. Get the full picture, then pick an order.

START HERE

**Build my full debt payoff plan** 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



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 full debt payoff plan

INTERVIEW PROMPT

*The flagship debt prompt.*

COPY & PASTE INTO CHATGPT OR CLAUDE

```
You're going to help me build a complete debt payoff plan.

Interview me one question at a time. One question, wait for my answer, then decide what to
ask next based on what I said. Don't send me a list and don't start planning until you
have the full picture.

I need you to get: every debt I have with its balance, interest rate, minimum payment and
type; my take-home income; my essential monthly expenses; what I currently have in
savings; and whether any of these debts have unusual terms like a promotional rate
expiring, a variable rate, or a balloon payment.

Ask about debts I might not think to mention — medical bills, money owed to family, buy-
now-pay-later, anything in collections.

When you have everything, give me:
1. A summary table of all my debt with total balance, weighted average interest rate, and
total monthly minimums
2. My debt-free date if I only pay minimums, and the total interest that costs me
3. A recommended payoff order with your reasoning
4. The realistic extra monthly amount I can put toward it based on my budget
5. My new debt-free date and total interest saved
6. Exactly which debt to attack first and what to pay on it this month

Be honest about the timeline. If it's four years, tell me it's four years.
```

02

## Avalanche vs snowball, with my actual numbers

DECISION PROMPT

*Stop reading think pieces and run it.*

COPY & PASTE INTO CHATGPT OR CLAUDE

```
Here are my debts:
[list each: name, balance, interest rate, minimum payment]

I can put an extra [amount] per month toward debt.

Run both strategies with my real numbers:

AVALANCHE (highest interest first): month-by-month payoff order, the date each debt
disappears, my final debt-free date, and total interest paid.

SNOWBALL (smallest balance first): the same four things.

Then compare directly:
- The dollar difference in total interest
- The difference in debt-free date
- How many months until my FIRST debt is gone under each — this is the motivation number

Tell me plainly whether the avalanche savings is large enough to matter in my case, or
whether it's small enough that I should just pick the one I'll actually stick with. Give
me your recommendation.
```

03

## Should I do a balance transfer?

DECISION PROMPT

*The math is usually about what happens in month 13.*

COPY & PASTE INTO CHATGPT OR CLAUDE

```
I'm considering a balance transfer. Here's the offer:
- Intro APR and length of the promotional period: [details]
- Transfer fee: [percent]
- APR after the promo ends: [rate]
- Balance I'd transfer: [amount] at [current rate]

Analyze it:
1. The transfer fee in actual dollars
2. Interest I'd save during the promo period IF I pay it off in time
3. What monthly payment is required to clear the balance before the promo expires
4. What happens if I don't — the interest cost of carrying a balance into the post-promo rate
5. Net benefit or cost in each scenario

Then the parts people miss: what this does to my credit utilization and average account age, whether new purchases on the card are treated differently from the transferred balance, and whether there's a deadline to make the transfer to get the promo rate.

Give me a clear yes or no for my situation, and if yes, the payment I need to commit to.
```

04

## Is a consolidation loan a good idea for me?

DECISION PROMPT

*Sometimes a tool, sometimes a reset button that makes it worse.*

COPY & PASTE INTO CHATGPT OR CLAUDE

```
I'm considering consolidating my debt. Here's what I owe:
[list each: balance, rate, minimum payment]

And here's the consolidation offer: [amount, APR, term, any origination fee]

Analyze it honestly:
1. My current total monthly payment versus the consolidated payment
2. Total interest under my current setup versus the consolidation, including any
origination fee
3. Whether the new term extends how long I'm in debt, even if the monthly payment drops
4. The break-even — how long I'd need to stay on plan for this to be worth it

Then the behavioral question, which I want you to take seriously: consolidating frees up
credit lines. Tell me the risk of running the balances back up and what specific
guardrails I should put in place before I sign anything.

Give me a clear recommendation. If the answer is "this only works if you close the cards,"
say that.
```

05

## Minimum payment reality check

ANALYSIS PROMPT

*Short, brutal, effective.*

COPY & PASTE INTO CHATGPT OR CLAUDE

```
Here are my credit card balances, interest rates, and minimum payments:
[paste]

For each card, show me:
1. How many years and months to pay it off making only the minimum
2. Total interest I'd pay
3. Total amount paid versus what I originally borrowed
4. What the payoff time and total interest become if I pay an extra $50, $100, and $200
per month

Then give me the combined picture across all cards, and the single most efficient extra
dollar amount — the point where adding more stops making a dramatic difference.

Present the numbers plainly. Don't soften them.
```

06

## Find the extra payment money

ANALYSIS PROMPT

*Pairs with the payoff plan.*

COPY & PASTE INTO CHATGPT OR CLAUDE

```
I want to put an extra [amount] per month toward debt but I don't currently have it.
Here's my budget and last month's transactions.

Find it. Give me:
1. Every expense I could cut or reduce, ranked by dollars freed per unit of disruption to
my life
2. Bills that are commonly negotiable, with a realistic savings range for each
3. Anything I'm being overcharged for or paying twice
4. Temporary cuts I could make for a defined period, with the note that they're temporary
5. The total realistically available per month

Then show me what each option is worth in terms of my debt-free date — for example,
"cutting this saves $40 a month, which moves your debt-free date up by 5 months and saves
$1,100 in interest."

That last translation is the important part. Make every cut concrete.

My budget:
[paste]
```

07

## Script for asking my card issuer to lower my APR

SCRIPT

*Free to ask. Works more often than people expect.*

COPY & PASTE INTO CHATGPT OR CLAUDE

```
I want to call my credit card company and ask for a lower interest rate. Here's my
situation:
- Card and issuer: [name]
- Current APR: [rate]
- Balance: [amount]
- How long I've had the card: [time]
- My payment history: [on time / any late payments]
- My rough credit score: [score]
- Competing offers I've received: [any]

Write me:
1. A short opening script — what to say in the first 30 seconds
2. The specific leverage points from my situation to mention, in order of strength
3. Exactly what to say if they say no the first time
4. How to ask for a supervisor or the retention department without being rude
5. What a realistic outcome looks like, so I know whether to accept or push

Keep the language natural. I want to sound like a person, not like I'm reading a script.

Also tell me what NOT to say, especially anything that would signal I'm a credit risk.
```

08

## Where am I now? Progress check

ANALYSIS PROMPT

*Run monthly. Momentum is the whole game.*

COPY & PASTE INTO CHATGPT OR CLAUDE

```
Here's my debt payoff plan and where my balances stand today:
[original plan and current balances]

Give me a progress check:
1. Total paid down since I started, in dollars and as a percentage
2. Whether I'm ahead of, on, or behind my original timeline, and by how much
3. My updated debt-free date based on actual behavior, not the original plan
4. Interest saved so far compared to minimum payments only
5. Which debt gets attacked next, and when the current target disappears

If I'm behind, tell me why based on the numbers and what specifically to change. If I'm
ahead, tell me whether to keep pushing or redirect some of it to savings.

One paragraph at the end: what my situation will look like six months from now if I keep
doing exactly what I'm doing.
```

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.