PERSONAL FINANCE × AI · GUIDE 02

Build Your Emergency Fund

How much you actually need, where to keep it, how to fund it, and what to do when you have to use it. Prompts that give you a number and a date, not a rule of thumb.

WHAT'S INSIDE

- Size my emergency fund and build the plan
- Where should this money actually sit?
- Emergency fund or pay off debt first?
- Find the money to build it
- Write my rules for what counts as an emergency
- Rebuild after I've used it

6 PROMPTS · 1 INTERVIEW-STYLE
WORKS WITH CHATGPT AND CLAUDE · NO CODING REQUIRED

How to Use These Prompts

The unglamorous one that decides whether a bad month becomes a bad year.

START HERE

Size my emergency fund and build the 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

01	Size my emergency fund and build the plan	INTERVIEW PROMPT
02	Where should this money actually sit?	DECISION PROMPT
03	Emergency fund or pay off debt first?	DECISION PROMPT
04	Find the money to build it	ANALYSIS PROMPT
05	Write my rules for what counts as an emergency	SCRIPT
06	Rebuild after I've used it	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

Size my emergency fund and build the plan

INTERVIEW PROMPT

Three months isn't the answer for everyone.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
Help me figure out how big my emergency fund actually needs to be, and how to get there.

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

Find out: my monthly fixed costs, how stable my job and industry are, whether I'm the only
earner, my health insurance deductible, whether I have dependents, my car and home
situation, what other credit I could access in a crunch, and what I currently have saved.

The generic "three to six months" answer is not what I want. Tell me the number for MY
situation and defend it.

Then give me:
1. My target dollar amount, with the reasoning
2. A realistic monthly contribution based on my actual budget, not a fantasy one
3. My target date, month and year
4. Milestone amounts along the way so it doesn't feel endless
5. Where to keep it and why

If my target is going to take more than two years at my current rate, say so and tell me
what would need to change.
```

02

Where should this money actually sit?

DECISION PROMPT

Accessible enough to use, boring enough to not touch.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
I have [amount] set aside as an emergency fund. Help me decide where it should live.

Walk me through the realistic options — high-yield savings, money market, a separate bank
from my checking, splitting it across places — and for each one tell me:
1. Roughly what it earns
2. How fast I could actually get the cash in an emergency
3. What makes it more or less likely I'd raid it for something that isn't an emergency
4. Any tax or access catch I should know about

Then recommend one setup for me, and explain the friction you're deliberately building in.

Tell me what the yield difference between the best and worst option is worth per year in
real dollars, so I know whether this decision is worth agonizing over or not.
```

03

Emergency fund or pay off debt first?

DECISION PROMPT

The most common sequencing question there is.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
I'm trying to decide whether to build my emergency fund or attack my debt first. Here's my
situation:
- Debt: [balances and interest rates]
- Current savings: [amount]
- Monthly amount I can put toward either: [amount]

Give me the math both ways, with real numbers over a 24-month horizon:
1. Emergency fund first, then debt
2. Debt first, then emergency fund
3. A split approach — tell me what split you'd recommend and why

For each, show me total interest paid and where I'd stand at the end.

Then tell me the part that isn't math: what happens if an emergency lands while I have
zero buffer and I'm forced back onto a credit card. Quantify that risk if you can.

Give me a clear recommendation, not a "it depends on your risk tolerance" answer. I want
your actual call and your reasoning.
```

04

Find the money to build it

ANALYSIS PROMPT

When the plan is fine but the funding isn't.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
I need to build an emergency fund of [target] and I don't currently have room in my budget
for it. Here's my budget and last month's spending.

Find me the money. Specifically:
1. Every recurring cost I could reduce or eliminate, ranked by dollars freed up per unit
of pain
2. Anything I'm paying for twice, or paying more for than I need to
3. Bills that are commonly negotiable, with what I'd realistically save
4. One-time sources — a tax refund, a bonus, something I could sell — and what they'd
contribute
5. The realistic total I could free up per month if I did all of it

Then build me a funding plan that hits my target, with a specific date.

Don't tell me to make coffee at home unless the math on it is actually meaningful for my
numbers. Focus on the big levers first.

My budget:
[paste]
```

05

Write my rules for what counts as an emergency

SCRIPT

Decide before you're stressed and rationalizing.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
Help me write a short, specific set of rules for what my emergency fund can and cannot be
used for. I want to decide this now, while I'm calm, instead of in the moment.

Ask me a few questions about my life and what's actually likely to go wrong for me — one
question at a time.

Then write me a one-page document with:
1. A clear definition of an emergency for my situation
2. Five to seven specific YES examples drawn from my actual life
3. Five to seven specific NO examples, including the ones I'd be most tempted to
rationalize
4. A three-question test I can run on any expense that isn't obviously in either list
5. A replenishment rule — what I commit to doing the moment I withdraw from it

Write it in plain language, in the second person, like something I'd stick on the fridge.
Keep it short enough that I'd actually read it in the moment.
```

06

Rebuild after I've used it

ANALYSIS PROMPT

The fund worked. Now put it back.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
I had to use my emergency fund. I withdrew [amount] for [reason], and I now have
[remaining] left against a target of [target].

Help me rebuild without wrecking everything else. Give me:
1. An honest read on whether that withdrawal was the right call — I want the feedback, not
reassurance
2. A rebuild timeline at my current savings rate
3. An accelerated version, and specifically what I'd pause to fund it — including whether
it makes sense to temporarily reduce retirement contributions or debt overpayments
4. Whether this event suggests my target number was too low
5. Anything about this specific emergency that I could insure against, prevent, or prepare
for so it costs less next time

Then tell me what to do first, this week.
```

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.
