PERSONAL FINANCE × AI · GUIDE 08

Build Your Wedding Budget

A one-day expense with a multi-year shadow. Decide the number first, then the details — with a guest count model and a savings plan mapped to vendor deadlines.

WHAT'S INSIDE

- Build our wedding budget
- Check our allocation
- Guest count cost model
- Compare these vendor quotes
- Where can we cut without it showing?
- Savings plan to the wedding date
- ...and 1 more

7 PROMPTS · 2 INTERVIEW-STYLE

WORKS WITH CHATGPT AND CLAUDE · NO CODING REQUIRED

How to Use These Prompts

A one-day expense with a multi-year financial shadow. Decide the number first, then the details.

START HERE

Build our wedding budget 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.

GUIDE 08 · WEDDING BUDGET

The Prompts

01	Build our wedding budget	INTERVIEW PROMPT
02	Check our allocation	ANALYSIS PROMPT
03	Guest count cost model	ANALYSIS PROMPT
04	Compare these vendor quotes	ANALYSIS PROMPT
05	Where can we cut without it showing?	DECISION PROMPT
06	Savings plan to the wedding date	INTERVIEW PROMPT
07	Post-wedding reconciliation	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 our wedding budget

INTERVIEW PROMPT

The flagship. Start here before booking anything.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
Help us build a realistic wedding budget from scratch.

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 of questions.

Find out: our target date, rough guest count, location and whether it's a high-cost
market, what we have saved specifically for this, what we can save per month between now
and the date, whether family is contributing and whether that comes with conditions, our
other financial goals and debts, and — most importantly — the three things that actually
matter most to us versus the things we're only including because weddings are supposed to
have them.

Ask what we'd regret spending too little on, and what we'd regret spending too much on.

When you have enough, give us:
1. A total budget we can actually afford without debt, with the reasoning
2. A full category allocation with dollar amounts, weighted toward our stated priorities
rather than a generic template
3. A 10 to 15% contingency line, because there are always surprises
4. A savings plan from today to the wedding date
5. The categories where we're most likely to overspend, and a guardrail for each
6. An honest note on whether our guest count and our budget are compatible

If our expectations and our budget don't match, say so directly and give us the three ways
to close the gap.
```

02

Check our allocation

ANALYSIS PROMPT

Are we spending on the right things?

COPY & PASTE INTO CHATGPT OR CLAUDE

```
Here's our wedding budget allocation:
[paste each category and amount]

Total budget: [amount]
Guest count: [number]
Location: [city/region]

Review it:
1. Compare each category to typical ranges as a percentage of total budget, and flag anything notably high or low
2. Tell me what's realistic for our specific market — costs vary enormously by region
3. Identify categories that are likely underestimated, which is where budgets usually break
4. Identify anything missing entirely — the commonly forgotten line items
5. Flag the categories where the price scales directly with guest count, versus the ones that are fixed regardless

Then tell me our cost per guest, and what that number says about our plan.

If our allocation doesn't match our stated priorities, point that out. That mismatch is the most useful thing you can find.

Our priorities are: [list]
```

03

Guest count cost model

ANALYSIS PROMPT

The single biggest lever in a wedding budget.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
We're trying to settle on a guest count. Our current list is [number] and our total budget
is [amount], in [location].

Model the total cost at [number minus 30], [number], and [number plus 30] guests.

For each:
1. Which costs change with headcount and by how much — catering, bar, rentals,
invitations, favors, cake, venue tier
2. Which costs don't change at all
3. Total wedding cost at that guest count
4. Cost per guest
5. What we could afford to upgrade at the lower counts with the money saved

Then tell me: what does each additional guest actually cost us, all in? I want the
marginal number, because that's the one that makes the decision real.

Finally, give me a practical framework for cutting a guest list — the tiers and rules that
make it a decision rather than a series of painful individual judgments.
```

04

Compare these vendor quotes

ANALYSIS PROMPT

Quotes are rarely comparing the same thing.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
Here are vendor quotes we've received for [category]:
[paste each quote in full]

Compare them properly:
1. Normalize them — what's actually included in each, and where they differ in scope
2. The true total for each, including service charges, gratuity, overtime rates, travel fees, and taxes
3. Anything charged as an add-on by one vendor and included by another
4. Which contract terms favor the vendor: deposit, cancellation policy, payment schedule, what happens if we change the date
5. Any vague language that could become a cost later

Then tell me:
- Which is the best value, and whether that's the same as the cheapest
- The specific questions to ask each vendor before deciding
- What's typically negotiable in this category and what isn't
- Realistic total including tip, since that's often overlooked in budgeting

Flag anything in these contracts I should be uncomfortable with.
```

05

Where can we cut without it showing?

DECISION PROMPT

For when the budget and the plan don't match.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
Our wedding budget is [amount] and our current plan totals [amount]. We need to close a
gap of [amount].

Here's our full plan: [paste]

Our non-negotiables are: [list]
Our guest count is: [number]

Give me:
1. Every cut available, ranked by dollars saved against how noticeable it would be to
guests
2. The cuts that guests genuinely will not notice — be specific about which and why
3. The cuts that would be noticeable, so we can decide whether we care
4. Swaps rather than cuts — where a different choice gets 80% of the effect for 50% of the
cost
5. Timing levers: date, day of week, time of day, and season, and what each is worth

Then give me a recommended package of cuts that closes the gap without touching our non-
negotiables.

If the gap can't be closed without touching them, tell me and give us the options
honestly, including reducing the guest count or moving the date.
```

06

Savings plan to the wedding date

INTERVIEW PROMPT

Backwards from the date, with vendor deadlines built in.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
We need a savings plan that funds our wedding by [date] without going into debt.

Interview me one question at a time to build it. One question, wait for my answer, then
decide what's next.

Find out: our total budget, what we've saved so far, our combined monthly savings
capacity, any family contributions and their timing, our other financial obligations, and
what deposits are already committed or coming due.

Then build:
1. A month-by-month savings schedule from now to the date
2. A payment timeline mapped to when vendors actually need money — deposits, mid-point
payments, and final balances — because the cash flow matters as much as the total
3. Whether our savings rate covers the deposit schedule, or whether there's a crunch month
4. What to do about any shortfall, with real options
5. A separate line for the contingency fund, and when it should be fully funded
6. What we should NOT put on a credit card, and what the exceptions might be

If our timeline requires a savings rate we can't sustain, say so and give us the three
levers: extend the date, cut the budget, or increase income.
```

07

Post-wedding reconciliation

ANALYSIS PROMPT

Worth doing. Also useful for anyone you know planning one.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
Our wedding is done. Here's what we budgeted and what we actually spent:
[paste both]

Give us a full reconciliation:
1. Budget versus actual by category, with variance in dollars and percentage
2. Total overage or underage
3. Which categories blew up and specifically what drove each one
4. Anything we spent on that wasn't in the budget at all
5. Whether we used the contingency, and what it covered

Then:
- What's still outstanding and needs to be paid or reimbursed
- Where we stand financially now, and how long to rebuild savings back to where we want
them
- The three things we most underestimated, written as advice we could hand to a friend

Last, and be direct: looking at the actual numbers, which spending delivered real value
and which didn't? We'll never plan another wedding, but we will make other big-ticket
decisions.
```

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.

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