



PERSONAL FINANCE · BOOK 12

Money Smart: Budgeting & Saving with AI

Make a salary budget that works, cut expenses, clear debt, build an emergency fund and plan big goals, all in ₹

21 ready-to-use prompts

Real Indian examples

Works on free AI plans

ChatGPT · Gemini · Claude · Copilot · Meta AI · Perplexity

Contents

Start here: 3 quick wins (2 minutes)	3
How to use this book	5
1. Setup: Get Your AI Ready in 10 Minutes	6
2. Build a Budget That Works	10
3. Find & Fix Money Leaks	12
4. Debt, EMI & Credit Cards	15
5. Savings & Goals	19
6. Insurance & Protection	20
7. Money Conversations & Life Events	21
Cheat Sheet	22
Prompt Index	23
Common Mistakes & Fixes	24
Disclaimer & Credits	25

21 prompts inside. Tap any line to jump to it. Every chapter ends with a **↑ Back to contents** link.

START HERE

3 Quick Wins in 2 Minutes

Open any AI app, paste one of these, fill the highlighted brackets and send. You will have something useful in two minutes. Do the setup chapter later.

P01 Where did my salary go?

Use when: It's the 20th and the money is gone

You are a friendly personal-finance coach for Indian salaried families.

Monthly take-home: ₹[amount]. Last month's spends (rough): [rent, EMIs, groceries, Swiggy/Zomato, shopping, UPI to family, subscriptions, travel].

Task: find my money leaks.

Format: a table with category, amount, % of income, healthy range and a verdict; then my top 3 fixes with ₹ saved per month.

Constraints: no judgement, realistic for an Indian family, don't suggest cutting support to parents.

- ✓ For anything official, ask for English and then *"explain it to me in Hindi"* so you know what you are sending.
- ! Never paste Aadhaar, PAN, bank, card, OTP or password details. Use placeholders like [my PAN].
- ! AI can sound confident and still be wrong. Verify important facts with an official source.
- ! Download apps only from the official publisher. Ignore "free premium" APK links.

[↑ Back to contents](#)

CHAPTER 2

Build a Budget That Works

Start with reality: what comes in, what goes out, and what you want.

P04 My first budget

Use when: You've never made one

Act as a friendly personal finance coach for Indian families. My monthly take-home is ₹[amount]. Fixed expenses: [rent, EMIs, fees, bills]. Variable: [groceries, fuel, eating out, shopping]. Make a monthly budget table using a needs/wants/savings split adapted to my situation, and tell me where I'm overspending.