GET YOUR

MONEY RIGHT

A Step-by-Step Financial Reset Using AI

Take Control of Your Money,
Eliminate Debt, & Build Financial Confidence

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WELCOME TO YOUR MONEY RESET

This is not just a prompt kit. This is your step-by-step system to take control of your finances, eliminate debt, and build lasting financial confidence, using the power of AI.

Each prompt in this workbook is designed to act like a mini coaching session. When you paste a prompt into ChatGPT or any AI tool and fill in your personal details, you will receive a customized, actionable plan instantly.

HOW TO USE THIS WORKBOOK

STEP 1: Choose the section that matches your biggest financial challenge right now.

STEP 2: Read the prompt and fill in YOUR personal details in the brackets [ ].

STEP 3: Copy the complete prompt and paste it into ChatGPT or your preferred AI tool.

STEP 4: Review the AI response, then fill in the 'My Notes' section on each page.

STEP 5: Take action on the plan within 24 hours. Momentum matters.

WHAT YOU WILL ACHIEVE

✓ A complete, realistic budget you can actually follow

✓ A personalized plan to pay off all your debt

✓ A system to save money, even on a tight income

✓ Strategies to earn extra income using your existing skills

✓ A stronger money mindset built for long-term success

✓ A financial blueprint designed specifically for YOUR life

"The secret to getting ahead is getting started." Mark Twain

Your financial reset starts NOW. Turn the page and let's begin.

1

BUDGET, CASH FLOW & CONTROL

Master Your Money Month by Month

Prompts 1–20

PROMPT 1

COMPLETE BUDGET BUILD

YOUR AI PROMPT:

Act as a personal financial coach. Based on the information below, create a complete, realistic monthly budget I can actually follow. My income: [$X] My fixed bills: [list bills + amounts] My variable spending: [groceries, gas, etc.] My current struggles: [overspending, saving, etc.] I want you to: • Break down my budget into categories (needs, wants, savings) • Show exact dollar amounts for each category • Identify where I'm overspending • Suggest specific cuts that won't feel extreme • Give me a weekly spending plan • Include a simple rule system I can follow daily • End with 3 habits I should start immediately

FILL IN YOUR DETAILS:

My monthly income:

My top 3 fixed bills:
My biggest spending struggle:

MY NOTES & ACTION STEPS:

PROMPT 2

WEEKLY MONEY MANAGEMENT SYSTEM

YOUR AI PROMPT:

Create a simple weekly money management system for me. Include: • How much I should spend each week • What categories to focus on • A weekly check-in routine • How to adjust if I overspend • A simple rule system to stay on track

FILL IN YOUR DETAILS:

My weekly take-home pay:
My biggest weekly expense:

My weekly savings goal:

MY NOTES & ACTION STEPS:

PROMPT 3

"WHERE IS MY MONEY GOING" ANALYSIS

YOUR AI PROMPT:

Analyze my spending and act like a financial advisor who is honest but helpful. Here are my monthly expenses: [insert list] I want you to: • Categorize my spending • Highlight problem areas • Identify wasteful spending • Show how much I could save monthly • Recommend specific changes • Create a cleaner, improved spending plan

FILL IN YOUR DETAILS:

My top 5 monthly expenses:
Amount I spend on wants vs. needs:
What I suspect I waste money on:

MY NOTES & ACTION STEPS:

PROMPT 4

EMERGENCY FUND BUILD PLAN

YOUR AI PROMPT:

Help me build an emergency fund step-by-step based on my income and expenses. My income: [$X] My current savings: [$X] I want: • A realistic savings goal (3–6 months explained simply) • A weekly and monthly savings plan • Where to keep the money • How to stay consistent even when life happens • Backup strategies if I fall behind

FILL IN YOUR DETAILS:

My current savings:
My monthly expenses total:

My savings goal:

MY NOTES & ACTION STEPS:

PROMPT 5

RESET AFTER OVERSPENDING

YOUR AI PROMPT:

I overspent this month. Help me recover without stress. I want: • A reset plan for the next 2 weeks • What to cut temporarily • How to rebalance my budget • What to avoid doing • A mindset reset so I don't feel defeated

FILL IN YOUR DETAILS:

How much I overspent:

What I overspent on:

How I want to feel by end of month:

MY NOTES & ACTION STEPS:

PROMPT 6

STOP IMPULSE SPENDING SYSTEM

YOUR AI PROMPT:

Help me stop impulse spending. I want: • Identify my triggers • Create a pause system before buying • Replace bad habits with better ones • A simple rule to follow daily • Long-term behavior changes

FILL IN YOUR DETAILS:

My impulse spending triggers:

Where I impulse spend most:
Amount lost to impulse spending monthly:

MY NOTES & ACTION STEPS:

PROMPT 7

SMART MONEY RULES SYSTEM

YOUR AI PROMPT:

Create 5 simple money rules I can follow daily to stay financially disciplined. Make them: • Easy to remember • Realistic • Effective long-term

FILL IN YOUR DETAILS:

My biggest money discipline challenge:

One rule I already follow:

One rule I want to build:

MY NOTES & ACTION STEPS:

PROMPT 8

FINANCIAL ORGANIZATION SYSTEM

YOUR AI PROMPT:

Help me organize my financial life completely. Include: • How to track income and expenses • Where to keep documents • How to manage bills • Tools or systems I can use • A weekly and monthly routine

FILL IN YOUR DETAILS:

How I currently track money:

What I want to organize first:

Tools I already use:

MY NOTES & ACTION STEPS:

PROMPT 9

PAY SCHEDULE STRATEGY

YOUR AI PROMPT:

I get paid [weekly/biweekly/monthly]. Create: • A plan for how to divide my paycheck • When to pay bills • When to save • How to avoid running out of money

FILL IN YOUR DETAILS:

How often I get paid:
Bills due before next check:

Amount left after bills:

MY NOTES & ACTION STEPS:

PROMPT 10

COMPLETE CASH FLOW BREAKDOWN

YOUR AI PROMPT:

Act as a financial analyst. Based on my income and expenses below, create a full cash flow breakdown. Income: [$X] Expenses: [list] I want you to: • Show total income vs total expenses • Identify if I have a surplus or deficit • Explain where my money is going in plain language • Suggest 3 ways to immediately improve my cash flow • Give me a revised monthly plan with better balance

FILL IN YOUR DETAILS:

Monthly income:
Monthly expenses total:
Surplus or deficit amount:

MY NOTES & ACTION STEPS:

PROMPT 11

BILL PAYMENT STRATEGY

YOUR AI PROMPT:

Help me organize and prioritize my bills. Bills: [list] I want: • A schedule of when to pay each bill • Which bills to prioritize first • How to avoid late fees • A system to stay organized monthly • A backup plan if I can't pay everything

FILL IN YOUR DETAILS:

My most urgent bill:
Bills I've paid late before:
My bill payment method:

MY NOTES & ACTION STEPS:

PROMPT 12

LEFTOVER MONEY STRATEGY

YOUR AI PROMPT:

When I have extra money left over, help me decide what to do with it. Options should include: • Saving • Investing • Debt payoff • Enjoyment balance

FILL IN YOUR DETAILS:

How often I have leftover money:

What I usually do with it:

What I WANT to do with it:

MY NOTES & ACTION STEPS:

PROMPT 13

FINANCIAL HABIT RESET

YOUR AI PROMPT:

Help me reset my financial habits. I want: • 5 bad habits to stop • 5 better habits to replace them • A simple daily routine • A weekly accountability system

FILL IN YOUR DETAILS:

My worst money habit:
A habit I want to replace it with:
Who holds me accountable:

MY NOTES & ACTION STEPS:

PROMPT 14

GROCERY & HOUSEHOLD SAVINGS SYSTEM

YOUR AI PROMPT:

Act as a smart budgeting expert. Help me reduce my grocery and household expenses. I want: • A weekly grocery budget based on my income • A shopping strategy (when, how, where) • Ways to cut my grocery bill by 25% or more • Meal planning suggestions • Mistakes that cause overspending

FILL IN YOUR DETAILS:

My monthly grocery budget:

My household size:
Where I usually shop:

MY NOTES & ACTION STEPS:

PROMPT 15

MONTHLY MONEY RESET ROUTINE

YOUR AI PROMPT:

Create a monthly financial reset routine I can follow. Include: • What to review each month • How to track spending • How to adjust my budget • How to plan for upcoming expenses • A simple checklist I can repeat every month

FILL IN YOUR DETAILS:

What I review monthly (if anything):
Upcoming expense I need to plan for:

My reset date each month:

MY NOTES & ACTION STEPS:

PROMPT 16

90-DAY MONEY TRANSFORMATION PLAN

YOUR AI PROMPT:

Create a 90-day financial improvement plan for me. My situation: Income: [$X] | Debt: [$X] | Savings: [$X] I want: • A 30-60-90 day plan • What to focus on each phase • Specific actions each week • Expected results if I stay consistent • Motivation tips to stay on track

FILL IN YOUR DETAILS:

My income:

My total debt:
My current savings:

MY NOTES & ACTION STEPS:

PROMPT 17

PAYCHECK-TO-PAYCHECK BREAKTHROUGH

YOUR AI PROMPT:

I feel stuck living paycheck to paycheck. My income: [$X] My expenses: [list] Create: • A survival plan for the next 30 days • A plan to create breathing room • Specific changes I must make immediately • A strategy to start saving even if it's small • A 60-day improvement roadmap

FILL IN YOUR DETAILS:

Amount left after expenses:

Expense I could cut first:

My 30-day goal:

MY NOTES & ACTION STEPS:

PROMPT 18

$500 FAST SAVINGS CHALLENGE

YOUR AI PROMPT:

Help me save $500 as fast as possible. My income: [$X] My current savings: [$X] Create: • A realistic timeline • Daily and weekly saving targets • 5 ways to find extra money fast • What to sacrifice temporarily • How to protect the savings once I have it

FILL IN YOUR DETAILS:

Why I need $500:

My timeline:
One thing I can cut immediately:

MY NOTES & ACTION STEPS:

PROMPT 19

AUTOMATE MY FINANCES

YOUR AI PROMPT:

Create an automated system for my finances. Include: • Which bills to automate • When to auto-transfer to savings • How to set up automatic debt payments • Tools to use • How to check it's working monthly

FILL IN YOUR DETAILS:

Bills I currently automate:

Bills I want to automate:

My bank/app used:

MY NOTES & ACTION STEPS:

PROMPT 20

DAILY MONEY ROUTINE

YOUR AI PROMPT:

Create a daily routine to stay in control of my finances. Include: • Morning check-in • Spending awareness throughout the day • Evening review • Weekly wrap-up • Simple habits I can start today

FILL IN YOUR DETAILS:

Time I have daily for finances:

My current money routine:

One habit I want to start today:

MY NOTES & ACTION STEPS:

2

DEBT, CREDIT & RECOVERY

Break Free and Rebuild Stronger

Prompts 21–30

PROMPT 21

FULL DEBT ELIMINATION PLAN

YOUR AI PROMPT:

Act as a financial strategist. Create a complete debt payoff plan for me. My debts: • Credit card 1: [$X] at [%] • Credit card 2: [$X] • Loans: [$X] My monthly income: [$X] I want: • A payoff strategy (snowball or avalanche, explain why) • Exact payment plan month-by-month • Timeline for becoming debt free • Ways to free up extra money to pay faster • Mistakes I must avoid • Motivation strategy to stay consistent

FILL IN YOUR DETAILS:

Total debt amount:

Highest interest debt:
Extra I can put toward debt monthly:

MY NOTES & ACTION STEPS:

PROMPT 22

FULL DEBT ANALYSIS REPORT

YOUR AI PROMPT:

Analyze my debt and create a full report. Debts: [list] Include: • Total debt • Interest breakdown • Best payoff strategy • Timeline • Risks if I don't act

FILL IN YOUR DETAILS:

My debts listed:
Total interest paid per month:

My payoff goal date:

MY NOTES & ACTION STEPS:

PROMPT 23

CREDIT CARD DAMAGE CONTROL

YOUR AI PROMPT:

I am struggling with credit card debt. Create: • Immediate action plan • Payment strategy • Spending control plan • Recovery timeline

FILL IN YOUR DETAILS:

Credit card balances:

Minimum payments:
What triggered the debt:

MY NOTES & ACTION STEPS:

PROMPT 24

LOWER INTEREST STRATEGY

YOUR AI PROMPT:

Help me reduce the amount of interest I'm paying on my debts. Include: • Strategies (refinance, negotiation, etc.) • Which to try first • Expected savings

FILL IN YOUR DETAILS:

Current interest rates:

Lenders I have:
Total monthly interest paid:

MY NOTES & ACTION STEPS:

PROMPT 25

CREDITOR NEGOTIATION SCRIPT

YOUR AI PROMPT:

Write a script I can use to call creditors to negotiate lower payments or settlements. Include: • Opening statement • Key phrases to use • What to ask for • How to handle pushback • What to do after the call

FILL IN YOUR DETAILS:

Creditor I'm calling:
What I want to negotiate:
My current payment status:

MY NOTES & ACTION STEPS:

PROMPT 26

DEBT + SAVINGS BALANCE PLAN

YOUR AI PROMPT:

Help me balance paying off debt while still saving money. My debt: [$X] My income: [$X] Create: • A percentage split plan • Which debt to attack first while saving • Emergency fund vs. debt priority • Monthly action steps

FILL IN YOUR DETAILS:

My total debt:

My savings goal:

How I want to balance both:

MY NOTES & ACTION STEPS:

PROMPT 27

COLLECTIONS ACTION PLAN

YOUR AI PROMPT:

I have accounts in collections. Create: • Step-by-step plan • What to say • What NOT to do • How to protect my credit • Timeline to resolve

FILL IN YOUR DETAILS:

Number of collections accounts:

Total collections amount:

How long accounts have been in collections:

MY NOTES & ACTION STEPS:

PROMPT 28

FINANCIAL COMEBACK PLAN

YOUR AI PROMPT:

I had a financial setback. Create: • Recovery plan • Short-term stabilization • Long-term rebuild strategy • Mindset support

FILL IN YOUR DETAILS:

What setback I experienced:

Current financial situation:

My comeback goal:

MY NOTES & ACTION STEPS:

PROMPT 29

CREDIT SCORE IMPROVEMENT SYSTEM

YOUR AI PROMPT:

Act as a credit expert. My situation: Score: [if known] Issues: [late payments, high balances, etc.] I want: • A step-by-step plan to improve my credit • What actions will increase my score fastest • What mistakes to avoid immediately • Timeline of expected improvement • A weekly checklist to follow

FILL IN YOUR DETAILS:

My current credit score:

My biggest credit issue:

My target score:

MY NOTES & ACTION STEPS:

PROMPT 30

FINANCIAL PROTECTION PLAN

YOUR AI PROMPT:

Help me protect my finances and avoid future debt problems. Include: • Insurance considerations • Emergency fund strategy • Spending guardrails • Early warning signs of financial trouble • Long-term protection habits

FILL IN YOUR DETAILS:

What I want to protect:
My current financial vulnerabilities:
My biggest financial fear:

MY NOTES & ACTION STEPS:

3

SAVING, INCOME & GROWTH

Stack Money and Create New Streams

Prompts 31–40

PROMPT 31

$5,000 SAVINGS PLAN

YOUR AI PROMPT:

Create a plan to help me save $5,000 step-by-step based on my income. My income: [$X] My current savings: [$X] Include: • Timeline based on my income • Weekly and monthly targets • Where to keep the money • Ways to accelerate the savings • How to stay consistent

FILL IN YOUR DETAILS:

My monthly income:

My current savings:
My target date to reach $5,000:

MY NOTES & ACTION STEPS:

PROMPT 32

EXTRA INCOME GAME PLAN

YOUR AI PROMPT:

Act as a business and income coach. Based on: • My skills: [list] • My schedule: [hours available] • My interests: [optional] Create: • 5 realistic ways I can make extra money • Step-by-step how to start each one • Which one is best for me and why • How much I could realistically earn in 30–60 days • A simple action plan to get started this week

FILL IN YOUR DETAILS:

My top skills:
Hours available per week:
Income needed per month:

MY NOTES & ACTION STEPS:

PROMPT 33

90-DAY INCOME BOOST PLAN

YOUR AI PROMPT:

Create a 90-day plan to increase my income. My current income: [$X] My goal: [$X additional/month] Include: • Weeks 1–4 focus • Weeks 5–8 focus • Weeks 9–12 focus • What to do if I fall behind • Expected results at 90 days

FILL IN YOUR DETAILS:

My current income:

My income goal:
Skills I can monetize:

MY NOTES & ACTION STEPS:

PROMPT 34

SKILL TO INCOME PLAN

YOUR AI PROMPT:

Help me turn my skills into a money-making opportunity. My skills: [list] Time available: [hours/week] Create: • Which skill has highest earning potential • How to package it as a service or product • How to find first clients or customers • Realistic income projection • First 30-day action plan

FILL IN YOUR DETAILS:

Skills I have:

Skills I enjoy most:
How many hours I can work:

MY NOTES & ACTION STEPS:

PROMPT 35

SIDE HUSTLE ROADMAP

YOUR AI PROMPT:

Create a step-by-step plan to start and grow a side hustle. My idea: [describe] My budget to start: [$X] Time available: [hours/week] Include: • Validation steps • Setup checklist • First 90 days plan • Income projection • Common mistakes to avoid

FILL IN YOUR DETAILS:

My side hustle idea:

Startup budget:
My income goal from this hustle:

MY NOTES & ACTION STEPS:

PROMPT 36

ADVANCED MONEY SAVING SYSTEM

YOUR AI PROMPT:

Create a full system to reduce my monthly expenses across all areas. My expenses: [list categories] Include: • Category-by-category analysis • Specific cuts for each area • Monthly savings potential • Tools to help • 30-day challenge to reduce spending

FILL IN YOUR DETAILS:

My monthly expense total:
Biggest expense categories:
Amount I want to reduce monthly:

MY NOTES & ACTION STEPS:

PROMPT 37

FINANCIAL GOAL TRACKER SYSTEM

YOUR AI PROMPT:

Help me track and achieve my financial goals. My goals: • Short term: [goal + deadline] • Mid term: [goal + deadline] • Long term: [goal + deadline] Create: • Tracking system for each goal • Weekly check-in process • Milestone rewards • Adjustment strategy when off track

FILL IN YOUR DETAILS:

Short-term goal:

Mid-term goal:

Long-term goal:

MY NOTES & ACTION STEPS:

PROMPT 38

WEEKLY SAVINGS STRATEGY

YOUR AI PROMPT:

Create a weekly savings plan I can stick to. My weekly take-home: [$X] My weekly expenses: [$X] Include: • How much to save weekly • What account to use • A system to protect savings • How to build the habit • What to do with savings after 3 months

FILL IN YOUR DETAILS:

Weekly take-home pay:

Weekly expenses:
Weekly savings goal:

MY NOTES & ACTION STEPS:

PROMPT 39

LONG-TERM WEALTH PLAN

YOUR AI PROMPT:

Create a simple long-term plan for building wealth. My age: [X] My income: [$X] My current savings/investments: [$X] Include: • Wealth milestones by age • Investment basics I should know • First steps to investing • How to grow wealth alongside paying bills • 10-year wealth vision

FILL IN YOUR DETAILS:

My age:
My current savings/investments:
My 10-year wealth goal:

MY NOTES & ACTION STEPS:

PROMPT 40

MULTIPLE INCOME STREAMS PLAN

YOUR AI PROMPT:

Help me create multiple streams of income step-by-step. My current income: [$X] My goal: [total monthly income target] Create: • 3–5 income stream ideas suited to me • How to start each one • Timeline to activate each stream • Priority order • Expected income from each at 6 months

FILL IN YOUR DETAILS:

My current income:

My income target:
Time I can invest weekly:

MY NOTES & ACTION STEPS:

4

MINDSET, DISCIPLINE & SUCCESS

Build the Money Mindset That Lasts

Prompts 41–50

PROMPT 41

MONEY MINDSET SHIFT

YOUR AI PROMPT:

Help me change my mindset around money and success. My current beliefs about money: [describe] What I want to believe instead: [optional] Create: • Analysis of my current money mindset • Limiting beliefs I need to release • Empowering beliefs to replace them • Daily affirmations and declarations • A 30-day mindset practice

FILL IN YOUR DETAILS:

My current money belief:
Where this belief came from:
What I want to believe instead:

MY NOTES & ACTION STEPS:

PROMPT 42

FINANCIAL CONFIDENCE BUILDER

YOUR AI PROMPT:

Help me become more confident managing money. My situation: [describe struggles with confidence] Create: • Why I feel unconfident about money • Steps to build knowledge and confidence • Small wins to focus on first • A learning plan • Daily confidence affirmations

FILL IN YOUR DETAILS:

What makes me feel unconfident with money:

What I want to feel instead:
One thing I already do well with money:

MY NOTES & ACTION STEPS:

PROMPT 43

BREAK BAD MONEY PATTERNS

YOUR AI PROMPT:

Identify and help me break negative money patterns. Patterns I notice: [describe] Create: • Root cause analysis • Pattern interruption techniques • Replacement habits • Accountability system • 21-day pattern break challenge

FILL IN YOUR DETAILS:

My worst money pattern:
How long I've had this pattern:
What triggers this pattern:

MY NOTES & ACTION STEPS:

PROMPT 44

WEEKLY FINANCIAL CHECK-IN

YOUR AI PROMPT:

Create a weekly financial check-in system. Include: • What to review each week • Questions to ask yourself • How to celebrate small wins • How to course correct • A journal prompt for each week

FILL IN YOUR DETAILS:

Best day for my weekly check-in:

What I want to track weekly:

My weekly money intention:

MY NOTES & ACTION STEPS:

PROMPT 45

FINANCIAL DISCIPLINE PLAN

YOUR AI PROMPT:

Help me stay disciplined with money long-term. My biggest discipline challenges: [list] Create: • Personalized discipline system • Daily non-negotiable money rules • How to handle temptation • A reward system that doesn't break the budget • Monthly discipline check-in

FILL IN YOUR DETAILS:

My #1 discipline challenge:
What breaks my discipline most:
My motivation to stay on track:

MY NOTES & ACTION STEPS:

PROMPT 46

SMART MONEY DECISIONS

YOUR AI PROMPT:

Teach me how to make smarter financial decisions daily. Areas I struggle: [list] Create: • A decision-making framework for purchases • Questions to ask before spending • How to evaluate big purchases • A 24-hour rule system • Long-term vs. short-term thinking practice

FILL IN YOUR DETAILS:

A recent bad money decision:

What drove that decision:
The rule I need to follow next time:

MY NOTES & ACTION STEPS:

PROMPT 47

SELF ACCOUNTABILITY SYSTEM

YOUR AI PROMPT:

Create a system to hold myself accountable financially. Include: • Daily check-in method • Weekly review system • How to track promises to myself • What to do when I fall off • An accountability partner guide

FILL IN YOUR DETAILS:

How I currently hold myself accountable:

What accountability looks like for me:
My non-negotiable money commitment:

MY NOTES & ACTION STEPS:

PROMPT 48

MOTIVATION TO STAY CONSISTENT

YOUR AI PROMPT:

Help me stay motivated to stick to my financial goals. My goals: [list] My biggest motivation challenges: [describe] Create: • My personal motivation strategy • A vision board prompt • Progress celebration ideas • What to do when I want to quit • A mantra or declaration I can repeat daily

FILL IN YOUR DETAILS:

My biggest financial goal:

What motivates me most:
My personal money mantra:

MY NOTES & ACTION STEPS:

PROMPT 49

DEBT-FREE LIFE PLAN

YOUR AI PROMPT:

Show me what my life looks like financially after becoming debt free and how to stay that way. My current debt: [$X] Projected debt-free date: [from earlier prompt] Create: • A vision of my debt-free life • What to do with the money I was paying toward debt • How to stay debt-free long term • A celebration plan • Next financial goals after debt freedom

FILL IN YOUR DETAILS:

My total debt:
My debt-free target date:
What I'll do with the extra money:

MY NOTES & ACTION STEPS:

PROMPT 50

FINANCIAL SUCCESS BLUEPRINT

YOUR AI PROMPT:

Create a complete blueprint for long-term financial success based on my situation. My income: [$X] My debt: [$X] My savings: [$X] My goals: [list] Create: • A personalized financial roadmap • 1-year, 3-year, and 5-year milestones • The habits I must protect • Wealth-building steps after stability • My legacy and generational wealth vision

FILL IN YOUR DETAILS:

My 1-year goal:

My 5-year vision:
The legacy I want to build:

MY NOTES & ACTION STEPS:

YOUR FINANCIAL RESET STARTS TODAY

You now hold a complete system. Every prompt in this workbook has been designed to give you real answers, real plans, and real transformation.

Remember: the AI gives you the plan. YOU take the action.

TANYA MARIE BENNETT