



GET YOUR

MONEY RIGHT

A Step-by-Step Financial Reset Using AI

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

TANYA MARIE BENNETT

info@TanyaMarieBennett.com



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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:

■ "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:

■ 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:

■ 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:

■ 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:

■ 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:

■ 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:

■ 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:

■ 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:

■ 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:

■ 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:

■ 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:

■ 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:

■ 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:

■ 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:

■ \$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:

■ 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:

■ 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

■ 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:

■ 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:

■ 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:

■ 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:

■ 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:

■ 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:

■ 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:

■ 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:

■ 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:

■ 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

■ \$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:

■ 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:

■ 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:

■ 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:

■ 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:

■ 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:

■ 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:

■ 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:

■ 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:

■ 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

■ 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:

■ 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:

■ 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:

■ 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:

■ 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:

■ 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:

■ 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:

■ 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:

■ 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:

■ 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
