

Worksheet 22

My Monthly Income

Fixed Monthly Expenses

Variable Expenses

Three Expenses I Could Reduce

- 1.
- 2.
- 3.

One Financial Goal This Month

Prompt I Used

What AI Suggested

One Change I Will Make

Checklist

- ☐ Create a monthly budget
- ☐ List all household expenses
- ☐ Categorize spending
- ☐ Identify unnecessary expenses
- ☐ Plan for yearly costs
- ☐ Compare one major purchase

- Create a shopping list with AI
- Build a payment calendar
- Start an emergency savings plan
- Never share confidential financial information

□ **Prompt Library**

Budget Planner

Help me create a monthly household budget based on my income and expenses.

Expense Review

Here are my monthly expenses. Can you organise them into categories and suggest where I might save money?

Savings Ideas

Give me ten practical ways a retired couple can reduce monthly household expenses without lowering their quality of life.

Meal Planner

Create a one-week meal plan that is healthy, affordable, and uses simple ingredients.

Shopping List

Based on this meal plan, create an organised grocery shopping list.

Compare Products

Compare these two products and tell me which offers the best value for money.

Emergency Fund

Help me create a simple plan to build an emergency fund over the next twelve months.

Yearly Expenses

Help me identify annual household expenses and spread them into monthly savings amounts.

□ □Members-Only Bonus

Household Budget Prompt Collection

Include 20 additional prompts covering:

- Grocery budgeting
- Fuel savings
- Electricity saving ideas
- Insurance comparisons
- Holiday budgeting
- Medical expense planning
- Home maintenance planning
- Gift budgeting
- Retirement income planning
- Monthly financial reviews

This prompt pack can become a valuable downloadable bonus that members return to throughout the year.

□ □ **Matt's Tip**

"A budget isn't about limiting your life—it's about making sure your money is working for the things that matter most. Let AI handle the calculations so you can focus on making good decisions."

□ □ **Try This Today Challenge**

Open ChatGPT and type:

"Help me create a simple monthly household budget. I'll tell you my income and my regular expenses, and I'd like suggestions for saving money without giving up the things that are important to me."

Work through the budget together, then choose **one small change** you can make this month. Even saving a modest amount consistently can add up over time.