

# Monthly Budget Builder

Organize income, bills, spending and due dates into a usable monthly picture.

## BEFORE YOU ASK

|                   |                                                                        |
|-------------------|------------------------------------------------------------------------|
| Income            | Rounded take-home amounts and dates received.                          |
| Required bills    | Names, rounded amounts and due dates.                                  |
| Flexible spending | Realistic estimates for food, transportation, care and personal needs. |

## READY-TO-USE PROMPT

### COPY THIS PROMPT

Help me organize an educational monthly budget. My income arrives as follows: [rounded amounts and dates]. My required bills are: [names, rounded amounts and due dates]. My estimated flexible spending is: [categories and amounts]. Add total income and expenses, show the expected remainder, organize bills by week and identify every assumption. Do not request account or login information.

## USEFUL FOLLOW-UPS

- ☐ Show a simple payday and bill calendar.
- ☐ If I want to save \$\_\_\_ monthly, show two realistic adjustment scenarios.
- ☐ Which irregular expenses may be missing?

## CHECK THE ANSWER

- ☐ All income and expenses are included.
- ☐ The calculations match my own math.
- ☐ The plan protects essentials and required payments.

### PRIVACY RULE

Use rounded amounts. Never enter passwords, PINs, full account numbers, government ID numbers, login details or complete financial reports.