

Personalized Savings Planner

Turn a goal and timeline into monthly, weekly and per-paycheck targets.

BEFORE YOU ASK

Goal	Purpose, target amount and amount already saved.
Timeline	Number of months or target date.
Available room	Rounded income, essential expenses and required payments.

READY-TO-USE PROMPT

COPY THIS PROMPT

Help me calculate an educational savings plan. My goal is \$____, I already have \$____ and I want to reach it in ____ months. My monthly income is about \$____, essential expenses are about \$____ and required debt payments are about \$____. Show monthly, weekly and per-paycheck targets, state assumptions and include a slower alternative if the target appears too aggressive.

USEFUL FOLLOW-UPS

- [] How long will this take if I save \$____ per month?
- [] Show a first milestone and a full-goal milestone.
- [] Suggest categories I can review without assuming I should cut essentials.

CHECK THE ANSWER

- [] The target leaves room for essential expenses.
- [] The timeline is realistic.
- [] I - not AI - choose the final transfer amount.

PRIVACY RULE

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