Use Life AI Safely

Ask better questions, protect private information and verify important answers.

BEFORE YOU ASK

Your purpose	What do you want explained, organized, calculated or compared?
Your facts	Use only the minimum, non-identifying information needed.
Your limits	State what AI must not assume, guarantee or decide.

READY-TO-USE PROMPT

COPY THIS PROMPT

```
Explain [topic] in plain language for a beginner. Separate facts from assumptions. Show calculations step by step when relevant. Identify information that may change and list authoritative sources I can review. Do not request private identifiers, make guarantees or replace professional judgment.
```

USEFUL FOLLOW-UPS

[ ] What assumptions did you make?

[ ] Which facts should I independently verify?

[ ] Give me three questions to ask a qualified professional or institution.

CHECK THE ANSWER

[ ] The response answers my actual question.

[ ] Important claims can be verified.

[ ] The answer does not promise a result or pressure me to act.

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

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.

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DUESMART QUICK PROMPT GUIDE · MODULE 03

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.

DUESMART QUICK PROMPT GUIDE · MODULE 02

Bank Account Comparison

Compare accounts using fees, access, protections and the job you need the account to do.

BEFORE YOU ASK

Account job	Daily spending, bills, emergency savings or another goal.
My habits	Cash deposits, ATM use, branch access and average balance.
Published terms	Fees, waivers, APY, overdraft settings and insurance status.

READY-TO-USE PROMPT

COPY THIS PROMPT

```
Help me compare these bank or credit-union accounts for educational purposes. My account goal is [goal] and
my habits are [brief description]. Option A terms: [published terms]. Option B terms: [published terms].
Create a side-by-side table covering monthly fees and waivers, minimums, ATM access, overdraft options,
savings APY, cash deposits, customer support and FDIC or NCUA insurance status. Flag every item I must
verify directly.
```

USEFUL FOLLOW-UPS

[ ] What questions should I ask before opening the account?

[ ] Estimate annual fees under my stated habits.

[ ] What security alerts and controls should I enable?

CHECK THE ANSWER

[ ] Terms came from current official disclosures.

[ ] Insurance status is verified directly.

[ ] The comparison reflects my actual banking habits.

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

DUESMART QUICK PROMPT GUIDE · MODULE 05

Understanding Credit

Calculate utilization, organize important dates and identify responsible questions to investigate.

BEFORE YOU ASK

Score context	Source and date, if known; a score alone is not the whole file.
Revolving accounts	Rounded balances and limits using labels such as Card A.
Other obligations	Rounded balances and required payments only when relevant.

READY-TO-USE PROMPT

COPY THIS PROMPT

```
Explain the educational factors that may affect a credit profile like this example: score source and date
[if known], Card A balance about $___ with limit about $___, Card B balance about $___ with limit about $___
and loan balance about $___. Calculate overall and per-card utilization, show the math, state assumptions,
explain what I should verify on my reports and offer several possible priorities. Do not promise a score
change or recommend disputing accurate information.
```

USEFUL FOLLOW-UPS

[ ] How would utilization change if I paid $___?

[ ] Which dates should I track for each revolving account?

[ ] What evidence should I gather before disputing a genuine error?

CHECK THE ANSWER

[ ] The math is correct and assumptions are visible.

[ ] Any payment suggestion is affordable after essentials.

[ ] The answer does not guarantee deletion or a score increase.

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