DUESMART · FINANCIAL ACTION WORKBOOK

Using AI Safely for Money Decisions

A practical guide for working with Life and other AI tools without exposing private information or surrendering your judgment.

Course orientation · Complete before your first AI activity

LEARN · PRACTICE · ACT

Your role: decision-maker

AI can organize, explain, calculate, compare and help you prepare questions. It cannot know every fact about your life, verify every current rule, or accept responsibility for your decisions.

The DUESMART rule

Use AI to understand and prepare. Verify important information. You decide and act.

What AI is useful for

[ ] Turning a list of bills into a calendar

[ ] Explaining financial vocabulary in plain language

[ ] Calculating percentages, payoff estimates and savings targets

[ ] Brainstorming questions for a bank, creditor or counselor

[ ] Comparing scenarios after you provide assumptions

What requires extra care

[ ] Legal, tax, investment or debt-settlement decisions

[ ] Advice based on a credit report AI cannot see

[ ] Current fees, rates, laws, deadlines and product terms

[ ] Any answer that promises a guaranteed score increase or result

Protect your information

Use rounded or example numbers whenever possible. Never paste information that could unlock, identify or compromise an account.

Do not enter	Safer alternative
Social Security or tax ID number	Say: I use an SSN or ITIN; no number needed
Full account or card number	Use: Card A, balance about $___, limit about $___
Passwords, PINs or security answers	Never provide them
Credit-report confirmation number	Describe the issue without the identifier
Full address or date of birth	Use state and age range only when relevant
Bank statements or report images	Extract only the non-identifying facts you need

A five-step answer check

[ ] CLARITY - Did I ask a specific question?

[ ] ASSUMPTIONS - What facts did the answer assume?

[ ] MATH - Can I independently confirm the calculation?

[ ] SOURCE - Is there an official source for the important claim?

[ ] FIT - Does the action protect essentials, savings and required payments?

Practice prompt

```
Explain how credit utilization works in plain language. Use an example with a $1,000 limit
and a $250 reported balance. Show the math. List two official sources I can use to verify
the explanation. Do not give individualized advice.
```

My responsible-use agreement

[ ] I will not enter passwords, PINs, full account numbers or government ID numbers.

[ ] I will verify current rates, fees, laws and product terms with authoritative sources.

[ ] I understand that AI provides education and preparation, not guarantees.

[ ] I will pause before acting if an answer feels unsafe, unrealistic or unclear.

One way I will use AI responsibly this month

One financial question I will verify with a human or official source

Name: ________________________________ Date: __________________

Completion

Return to the course and mark the AI Safety Orientation complete.

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Banking With Purpose

Choose, open and use an account that protects your money and supports your goals.

Companion to Module 2 · How Banks Work

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Start with your needs

A useful bank account should help you receive money, pay obligations, avoid unnecessary fees, protect eligible deposits and build reliable financial routines.

What do I need this account to do?

My current banking snapshot

Question	My answer
Where do I receive income?	
How do I pay most bills?	
How often do I use cash?	
Which fees did I pay in the last 90 days?	
What frustrates me about my current setup?	

Watch for expensive alternatives

Payday loans, vehicle-title loans, fee-based check cashing and refund-advance products can create high costs or repeated borrowing. If you use one now, build a gradual, realistic transition rather than hiding the problem.

My next safer step

Know the institutions

Institution	Common strengths	Verify before opening
Bank	Broad services; branch, online or hybrid access	FDIC insurance; fees; access
Credit union	Member-owned structure; may offer competitive terms	Eligibility; NCUA or other insurance; access
Online institution	Convenient access; may offer competitive APY	Insurance; cash deposits; support; ATM policy
Community institution	Local decision-making and relationship service	Products, locations, digital tools and insurance

Account choices

Account	Primary job	Questions
Checking	Transactions and bill payment	Monthly fee? Overdraft setting? ATM access?
Savings	Separate money for goals and emergencies	APY? Minimums? Withdrawal rules or fees?
Prepaid	Spend funds loaded to a card	Reload, inactivity, ATM and replacement fees?
Certificate/CD	Hold savings for a stated term	Early-withdrawal penalty? Renewal rules?

Deposit protection

Confirm coverage directly. FDIC insurance applies to eligible deposits at insured banks. NCUA share insurance applies to eligible accounts at federally insured credit unions. Coverage depends on institution and ownership category.

Compare before you commit

Feature	Option A	Option B	Option C
Institution / account			
Monthly fee and waiver			
Minimum opening deposit			
Overdraft options / fees			
ATM network / fees			
Savings APY			
Cash-deposit method			
Customer support			
FDIC / NCUA status verified			

Questions to ask

[ ] Can I decline or disable debit-card overdraft?

[ ] What actions waive the monthly fee?

[ ] How quickly are deposited funds available?

[ ] What happens if the account stays at $0?

[ ] Which ATMs can I use without a fee?

[ ] How do I report fraud or a lost card?

[ ] Does the account earn interest, and can the rate change?

My account-opening plan

Requirements vary. Ask the institution which identity document, tax identifier, address information and opening deposit it accepts. Do not assume every institution uses the same process.

Step	My action	Target date
1. Define the account’s job		
2. Compare at least two options		
3. Verify insurance and complete fee schedule		
4. Gather accepted documents		
5. Apply using accurate information		
6. Activate alerts and security controls		
7. Move deposits and payments carefully		
8. Review the first two statements		

My account rules

Completion

Add your institution, account purpose, important fees and next review date to your DUESMART plan.

Official learning resources

FDIC BankFind: banks.data.fdic.gov/bankfind-suite · NCUA Credit Union Locator: mapping.ncua.gov · CFPB consumer guidance: consumerfinance.gov

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Build a Working Monthly Budget

Create a plan that reflects when money arrives, when bills are due and what remains.

Companion to Module 3 · Money & Capital

LEARN · PRACTICE · ACT

A budget is a decision map

Your goal is not to predict every dollar perfectly. Your goal is to see commitments, protect essentials and decide what the next available dollar should do.

Step 1 · Income

Income source	Expected amount	Date received	Reliable or variable?

Step 2 · Required bills

Bill	Amount	Due date	Autopay?
Housing			
Utilities			
Transportation			
Insurance			
Minimum debt payments			
Other			

Step 3 · Flexible spending

Category	Weekly estimate	Monthly estimate	Adjustment
Groceries			
Fuel / transit			
Child or family care			
Health / personal			
Dining / entertainment			
Other			

Step 4 · The monthly picture

Calculation	Amount
A. Total expected income	$
B. Total required bills	$
C. Total flexible spending	$
D. Planned savings	$
E. Remaining = A - B - C - D	$

If the remainder is negative

Pause. Prioritize housing, food, utilities, transportation, insurance and required obligations. Contact creditors before a missed payment when possible. Avoid a plan that depends on new high-cost debt.

Build a bill calendar

Place each payday and due date on your calendar. If timing creates a shortage even when the monthly total is positive, ask whether a due-date change is available.

Week	Money arriving	Bills due	Planned spending	Expected balance
1				
2				
3				
4				

Optional AI prompt

```
Help me organize this educational monthly budget. My income arrives as follows: [rounded
amounts and dates]. My bills are: [names, rounded amounts and due dates]. My estimated
flexible spending is: [categories and amounts]. Calculate totals, show the expected
remainder and organize the dates by week. Identify any assumptions. Do not request account
numbers or login information.
```

Review the result

[ ] All income is net income or clearly labeled otherwise.

[ ] Irregular expenses are included.

[ ] The math matches my own calculation.

[ ] The plan protects essential needs.

[ ] I chose the changes; AI did not decide for me.

My next-month plan

One expense I will reduce, pause or renegotiate

One income action I will explore

One system change I will make

Completion

Transfer your confirmed due dates, expected amounts and one next action into the DUESMART Tracker.

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Create a Savings Plan You Can Sustain

Turn a goal into a realistic monthly and weekly action without weakening essential needs.

Companion to Module 3 · Week 2 and Week 4 roadmap

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Give the goal a job

Goal question	My answer
What am I saving for?	
Why does this matter now?	
Target amount	$
Amount already saved	$
Target date	
Where will I keep the money?	

Calculate the gap

Savings gap = target amount - amount already saved

Estimate the pace

Calculation	My result
Savings gap ÷ months remaining	$ per month
Monthly amount ÷ 4.33	$ per week
Monthly amount ÷ paychecks per month	$ per paycheck

Stress-test the plan

[ ] I can still pay housing, food, utilities and transportation.

[ ] I can make required minimum payments.

[ ] The amount does not depend on a payday or title loan.

[ ] I included irregular expenses that could interrupt the plan.

[ ] The timeline is flexible if the amount is too aggressive.

Choose a savings method

Method	How I will use it	Start date
Automatic payday transfer		
Manual weekly transfer		
Direct-deposit split		
Save a portion of irregular income		
Reduce one recurring expense		

A buffer comes first

A small emergency buffer can reduce the need for expensive debt when ordinary surprises occur. Start with a reachable milestone, then build.

Plan for obstacles

Possible interruption	My response	Will I change amount or timeline?
Unexpected bill		
Lower income		
Family need		
Missed transfer		

Optional AI prompt

```
Help me calculate an educational savings plan. My target is $[rounded amount]. I already have $[rounded amount]. I want to reach the goal in [number] months. My monthly income is about $[amount], essential expenses are about $[amount], and required debt payments are about $[amount]. Show the monthly, weekly and per-paycheck targets. Identify assumptions and provide a slower alternative. Do not ask for private account information.
```

My commitment

I will save $_____ every __________ beginning __________. If the plan becomes unrealistic, I will __________.

30-day savings check-in

Week	Planned	Saved	What helped or got in the way?
1	$	$	
2	$	$	
3	$	$	
4	$	$	

What I learned

My adjustment for next month

Completion

Schedule your first transfer and record the date in your 30-day roadmap.

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Understand and Strengthen Your Credit

Translate report information into responsible habits, focused questions and a practical next step.

Companion to Module 5 · Master Your Credit Score

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Credit is a file, not your worth

A credit score estimates lending risk from information in a credit file. You may have different scores because bureaus, models, versions and dates differ. Focus on accurate reports and durable behavior.

My credit snapshot

Item	What I know	What I need to verify
Reports reviewed		
Score source and date		
Accounts paid on time		
Late or missed payments		
Revolving balances and limits		
Recent applications		

Privacy

Do not paste a complete credit report into an AI tool. Use rounded balances, partial descriptions such as Card A, and only the facts needed for the question.

Calculate revolving utilization

Utilization = reported revolving balance ÷ revolving credit limit × 100. Scores may consider overall utilization and individual accounts.

Account	Reported balance	Limit	Utilization
Card A	$	$	%
Card B	$	$	%
Card C	$	$	%
TOTAL	$	$	%

Important dates

Account	Statement closing date	Payment due date	Minimum	Autopay / alert
			$	
			$	
			$	

High-value habits

[ ] Pay every account on time.

[ ] Keep revolving balances manageable relative to limits.

[ ] Avoid opening accounts without a clear purpose and repayment plan.

[ ] Review reports and dispute only information genuinely believed to be inaccurate or incomplete.

[ ] Keep cash available for essential needs while paying debt.

Review before you act

Observation	Evidence I have	Responsible next question
Possible report error		
High revolving balance		
Payment may be late		
Considering a new account		
Debt feels unmanageable		

Optional AI 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 revolving
utilization, state your assumptions, explain what I should verify on my reports and offer
several possible priorities. Do not promise a score change, contact creditors or recommend
disputing accurate information.
```

Evaluate the response

[ ] It distinguishes facts from assumptions.

[ ] It shows the utilization math.

[ ] It does not guarantee deletion or a score increase.

[ ] It does not tell me to misstate information or dispute accurate data.

[ ] The suggested payment is affordable after essentials and required obligations.

My 30-day credit action plan

Week	Action	Evidence / completion
1	Get and review all available reports	
1	List balances, limits, due dates and closing dates	
2	Activate alerts and confirm autopay settings	
2	Choose one affordable balance target	
3	Document and dispute a genuine error, if any	
3	Contact a creditor before a missed payment, if needed	
4	Review progress and choose the next action	

My first action and why it matters

Completion

Update your DUESMART credit control panel. Credit improvement takes time; steady, documented habits matter.

Official learning resources

AnnualCreditReport.com · consumerfinance.gov/consumer-tools/credit-reports-and-scores · myfico.com/credit-education