BOOKTRONAUT



THE 100 SERIES

100 MONEY PROMPTS

Find the leaks. Earn smarter. Decide like a pro.

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BOOKTRONAUT

booktronaut.com

100 Money Prompts

Find the leaks. Earn smarter. Decide like a pro.

Written by Booktronaut. Version 2026.11.

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Contents

START HERE Before You Paste Anything

PROMPTS 01 TO 10 See Your Money

PROMPTS 11 TO 20 Plug the Leaks

PROMPTS 21 TO 30 The Budget That Survives

PROMPTS 31 TO 40 Debt Escape

PROMPTS 41 TO 50 Save Without Suffering

PROMPTS 51 TO 60 Buy Smarter

PROMPTS 61 TO 70 Earn More at Work

PROMPTS 71 TO 80 Side Income, Honestly

PROMPTS 81 TO 90 Big Decisions

PROMPTS 91 TO 100 Money, Mind and Family

THE LAST PAGE What Happens Now

START HERE

BEFORE YOU PASTE ANYTHING

Most people don't have a money problem. They have a fog problem.

They know roughly what they earn. They know rent, maybe the car payment. After that it gets blurry. Card payments, little subscriptions, that thing they bought at 1 a.m. that is still sitting in a box. The fog is where money disappears, and it disappears quietly.

This book is a set of flashlights.

Each of the hundred prompts in here is a question you hand to an AI assistant, together with your own numbers. The AI does the boring part. It sorts, adds up, compares, drafts the awkward email, builds the table you would never build yourself. You do the part that matters, which is deciding.

How to use this book

You don't read it front to back. You open the chapter that matches the week you're having.

Rent went up? Chapter 6. Payday feels like a rumor? Chapter 3. Thinking about a side hustle? Chapter 8, and please read the warning at the start of it.

Every prompt follows the same shape.

- A number and a name, so you can find it again.
- A line that tells you when to use it.
- The prompt itself. Copy it, fill in the part in square brackets, paste it into the assistant you like.

The prompts work with any good AI chat tool. Some tools are better with numbers than others, so the first rule matters a lot.

Five rules that keep you safe

1. Check the math. AI tools are excellent at organizing and surprisingly bad at arithmetic sometimes. If a number will change a decision, add it up yourself or ask the assistant to show its working line by line.

2. Strip the personal stuff. Before you paste a bank statement, delete account numbers, card numbers, your address and anything with a password in it. The assistant needs amounts, dates and descriptions. Nothing else.

3. AI is not your advisor. It doesn't know your tax situation, your local laws or the fine print in your contract. Use it to get organized and to prepare good questions. Take big decisions to a real human professional.

4. Your money, your call. If an answer feels wrong, it might be. Push back. Ask "why" and "what would change your mind".

5. Small and often beats big and rare. One prompt a week for a year will do more for you than a heroic weekend you never repeat.

HOW TO FILL IN THE BRACKETS

Anything in square brackets is yours to replace. [My monthly income] means you write your actual monthly income there. When a prompt asks you to paste transactions, a simple list with date, description and amount is enough. Exports from your banking app work fine once you remove the private details.

One more thing. You will notice the prompts ask the AI to ask you questions. That's on purpose. A good advisor asks before they answer. Teach your assistant to do the same and the quality of everything it gives you goes up.

Ready? Turn on the lights.

PROMPTS 01 TO 10

SEE YOUR MONEY

You can't fix what you can't see. These ten prompts turn your money into a picture you can actually look at. Start with 01 even if you think you know your numbers. Especially if you think you know your numbers.

#01 THE MONEY SNAPSHOT

Use when you have no idea where you stand this month

Act as a calm, practical money coach.
Here is my monthly take home income, my fixed bills and a rough guess of everything else I spend.
Build a one page snapshot of my month. Show money in, money out, what is left, and the three numbers I should watch every week.
Ask me about anything missing before you guess.

[My numbers]

#02 THE CATEGORY SORTER

Use when your statement looks like noise

Below is a list of my transactions from the last 60 days.
Sort every line into clear categories such as housing, food at home, eating out, transport, subscriptions, shopping, health, fun and other.
Give me a table with the total for each category and its share of my spending.
Flag any transaction you are not sure how to sort instead of guessing.

[Transactions]

#03 THE SPENDING STORY

Use after prompt 02, when you want the meaning behind the numbers

Look at the category totals below and tell me the story of my spending in plain words, like a friend who is good with money.
What stands out, what is normal, and what would surprise most people in my situation?
Keep it honest and short. No lecture.

[Category totals]

#04 THE NET WORTH SKETCH

Use once a quarter

Help me build a simple net worth table.
I will list what I own, like savings, investments and the rough value of my car, and what I owe, like loans and card balances.
Calculate my net worth and show it as a one line summary I can compare every three months.
Remind me which values are estimates.

[Assets and debts]

#05 THE CASH FLOW CALENDAR

Use when bills always seem to land at the worst time

Here are my income dates and the due dates and amounts of my regular bills.
Draw a month as a simple day by day list that shows my balance after each payment.
Point out the days where I am most likely to run short and suggest how I could move a bill or a payment to smooth it out.

[Income dates and bills]

#06 THE REAL HOURLY WAGE

Use when you want to know what your time is really worth

My job pays [salary or hourly rate].
Besides paid hours, I spend time commuting, getting ready and recovering, and I pay for things like transport, work clothes and lunches.
Help me calculate my real hourly wage after these hours and costs.
Then show me what three of my regular purchases cost in hours of my life.

[Hours and costs]

#07 THE MONEY LEAK FINDER

Use at the start of a month when money vanishes and you don't know where

Act as a practical personal finance coach.
Here are my transactions from the last 60 days.
Group them into categories, list every recurring payment with its monthly cost, and show the five easiest cuts with how much each would save over a year.
Ask me three questions before you suggest anything bigger. Use only the data I give you.

[Transactions]

#08 THE SUBSCRIPTION KILLER

Use right after prompt 07

Here is a list of subscriptions I want to cancel, with the company name for each.
For each one, write a short, polite cancellation message I can send or paste into a support chat.
Add a reminder of what I should check before cancelling, like annual renewals, data I want to download, or refunds I might be owed.

[Subscriptions to cancel]

#09 THE WEEKLY MONEY CHECK

Use every Sunday for ten minutes

Be my weekly money check in partner.
Ask me five quick questions about my week, one at a time. What I spent, what surprised me, what went well, what I am worried about, and one thing I want to do differently.
At the end, give me a three line summary and one tiny action for next week.

#10 THE MONEY DASHBOARD

Use when you are ready to track things properly

I want a simple spreadsheet to track my money.
Design the columns and categories for me, explain each one in one sentence, and give me the formulas I need for monthly totals and remaining budget.
Keep it simple enough that I will actually use it every week.
My spreadsheet app is [app name].

PROMPTS 11 TO 20

PLUG THE LEAKS

A leak is money that leaves without asking you first. Fees, forgotten renewals, the premium plan you never upgraded down from, the gym you go to twice a year. None of them are dramatic. Together they can be the difference between a tight month and a calm one.

#11 THE FEE HUNTER

Use on any bank or card statement

Read the statement lines below and find every fee, charge, interest payment or penalty.
For each one, explain in plain words why I was charged and whether it is usually avoidable.
Then write a short message I can send to my bank asking to waive the ones that might be negotiable.

[Statement lines]

#12 THE BILL NEGOTIATOR

Use for internet, phone, insurance and energy

I pay [amount] per month to [provider] for [service].
Write me a short, confident script for calling or chatting with them to ask for a better price.
Include what to say first, what to ask for, how to respond if they say no, and when to mention that I am comparing other offers.

#13 THE INSURANCE REVIEW

Use once a year before renewal

Here are my insurance policies with what each costs and what it covers.
Explain each policy in plain language, point out possible overlaps or gaps, and list the questions I should ask my insurer before renewing.
Do not recommend specific companies.

[Policies]

#14 THE IMPULSE AUTOPSY

Use the day after a purchase you regret

Yesterday I bought [item] for [price].
Ask me five gentle questions about how and why it happened, one at a time.
Then help me spot the trigger, like time of day, mood or a certain app, and suggest one small rule that would have stopped me without making life miserable.

#15 THE FOOD SPEND FIX

Use when food is your biggest variable cost

Last month I spent [amount] on groceries and [amount] on eating out and delivery.
Help me find realistic ways to spend less without eating sad food.
Give me a plan with three changes I can start this week, and estimate what each one saves per month.

#16 THE ENERGY BILL DETECTIVE

Use when a utility bill jumps

My energy bill went from [old amount] to [new amount].
Here is what I know about my home, my appliances and my habits.
List the most likely reasons for the jump, ranked from most to least likely, and give me cheap things to test first.

[Details about my home and habits]

#17 THE FREE TRIAL GUARD

Use whenever you sign up for a trial

I just started free trials for these services, with start dates.
Make me a list with the exact day each trial converts to a paid plan and how much it will cost.
Suggest a reminder date two days before each one and a one line note on what I wanted to test.

[Trials and start dates]

#18 THE SMALL PURCHASE MULTIPLIER

Use when you think small things don't matter

Here are five small things I buy often, with price and how often I buy them.
Show me what each one costs per year and over five years.
Then help me pick one to cut or replace, and suggest a cheaper version that still makes me happy.

[Small purchases]

#19 THE REFUND WRITER

Use when something arrived broken, late or wrong

Write a clear, polite but firm message asking for a refund or replacement.
Here is what I bought, when, what went wrong and what I want.
Keep it short, include the order details I give you, and add a final line that asks for a reply by a specific date.

[Order details and problem]

#20 THE LEAK REPORT

Use at the end of this chapter

Here are the changes I made after working through money leaks, with the old and new monthly cost of each.
Calculate my total monthly and yearly savings.
Then write a short, encouraging summary I can save and read when I feel like nothing ever changes.

[Changes]

PROMPTS 21 TO 30

THE BUDGET THAT SURVIVES

Most budgets die in week two. Not because people are weak, but because the budget was built for a fantasy version of their life. These prompts build a plan for the life you actually live, with room for the stuff that always happens.

#21 THE HONEST BUDGET

Use when you want a budget you will actually keep

Help me build a monthly budget from my real numbers, not ideal ones. Here is my income and what I actually spent last month by category. Suggest targets that are a little better than reality, not perfect. Leave a buffer for surprises and a small amount I can spend on anything without guilt.

[Income and last month by category]

#22 THE THREE BUCKET PLAN

Use when budgets with twenty categories overwhelm you

Split my take home pay of [amount] into three buckets. Needs, wants and future.
Here are my fixed costs.
Show what each bucket gets, how it compares to common rules of thumb, and how I could adjust it over the next six months if needs eat too much.

[Fixed costs]

#23 THE IRREGULAR INCOME PLAN

Use if you are freelance, seasonal or paid on commission

My income changes every month. Here are my last six months of income and my monthly costs.
Help me build a budget that works on my worst normal month, and a rule for what to do with extra money in good months.
Explain it in steps I can repeat every time I get paid.

[Income history and costs]

#24 THE SINKING FUND BUILDER

Use for costs that come once a year and always surprise you

Here are expenses I know will come this year but not every month, like car service, gifts, holidays and annual subscriptions.
Calculate how much I should set aside each month for each one and in total.
Give me a simple table I can copy.

[Yearly expenses]

#25 THE PAYDAY ROUTINE

Use on payday

Today is payday and I received [amount].
Walk me through a ten minute payday routine, one step at a time.
Ask me to confirm each step before moving on. Include paying fixed bills, moving money to savings, setting this period's spending limit and checking for anything unusual.

#26 THE BAD MONTH PLAN

Use when an expensive month is coming

Next month will be expensive because of [reason].
Here is my normal budget.
Help me create a temporary budget for that month. Show which categories to cut, by how much, and where the extra money comes from, without touching essentials.

[Normal budget]

#27 THE COUPLE BUDGET

Use when you share costs with a partner

My partner and I earn [incomes] and share these costs.
Show me three fair ways to split shared expenses, for example equal, proportional to income and a hybrid.
For each option show who pays what, and suggest a calm way to start this conversation.

[Shared costs]

#28 THE BUDGET STRESS TEST

Use after you build any budget

Here is my budget.
Act as a skeptical friend and stress test it. What happens if my rent goes up ten percent, if I lose a week of income, or if a 500 euro surprise lands?
Show the weak spots and one change that would make the budget harder to break.

[Budget]

#29 THE NO SPEND WEEK

Use when you want a reset

Design a seven day no spend challenge for me.
Allowed spending is only for these essentials.
Give me one idea per day for something free to do, a simple rule for when I am tempted, and a way to track what I saved.

[My essentials]

#30 THE MONTHLY REVIEW

Use on the last day of every month

Here is my budget for this month and what I actually spent.
Compare them category by category, highlight the biggest differences, and ask me why before you judge.
End with three adjustments for next month and one thing I did well.

[Budget and actuals]

PROMPTS 31 TO 40

DEBT ESCAPE

Debt is heavy partly because of the money and partly because of the silence. These prompts break both. They help you see the full picture, pick a strategy and write the messages you keep putting off. If your debt feels out of control, also look for free debt advice services in your country. Many exist and they are often excellent.

#31 THE DEBT MAP

Use first

Here is every debt I have, with balance, interest rate and minimum payment.
Put them in one table, add the total, and show how much I pay in interest each month in total.
Explain in plain words which debt is costing me the most.

[Debts]

#32 AVALANCHE OR SNOWBALL

Use when you have extra money for debt

I can pay an extra [amount] per month toward my debts listed below.
Compare paying the highest interest first with paying the smallest balance first.
Show me roughly when each debt would be paid off and the total interest under each method. Show your working so I can check it.

[Debts]

#33 THE RATE REQUEST

Use for credit cards and loans

Write a short, polite script for asking my lender to lower my interest rate.
I have been a customer for [time] and my payment history is [describe].
Include what to say if they refuse and what other options to ask about.

#34 THE HARDSHIP LETTER

Use when you can't make a payment

I can't pay my [loan or bill] this month because of [reason].
Help me write an honest letter to the lender explaining the situation and proposing a realistic plan.
Keep it respectful and clear, and list what information I should have ready if they call me.

#35 THE BUY NOW PAY LATER CHECK

Use before splitting a purchase into installments

I am thinking about paying for [item] in installments.
Ask me five questions about my budget and other payments, one at a time.
Then tell me honestly whether this looks safe for me, and what could go wrong if two more installment plans land at the same time.

#36 THE DEBT FREE DATE

Use when you need motivation

Using my debts and monthly payment below, calculate my approximate debt free date.
Then show how much sooner I would be free with an extra 25, 50 or 100 per month.
Present it as something I could stick on my fridge.

[Debts and monthly payment]

#37 THE COLLECTION CALL PREP

Use before talking to a collector

A collection agency contacted me about a debt of [amount].
Help me prepare. List the questions I should ask them, what proof I should request, and what I should never agree to on the first call.
Remind me that rules differ by country and point me toward the kind of official body I could check with.

#38 THE CARD DETOX

Use if you keep sliding back into card debt

I keep using my credit card for [type of spending].
Help me design a six week plan to stop, with small rules, a replacement habit and a weekly check.
Make it realistic for someone who has tried and failed before.

#39 THE FAMILY LOAN TALK

Use when you owe money to family or friends

I owe [person] [amount] and I feel awkward about it.
Help me write a message that acknowledges the debt, proposes a clear repayment plan and protects the relationship.
Give me two versions, one warmer and one more businesslike.

#40 THE LAST PAYMENT PLAN

Use when the finish line is close

I am about to pay off [debt].
Help me plan what to do with the money I was paying each month, split between saving, another debt and a small celebration.
Write it as a short plan I can follow the day after the last payment.

PROMPTS 41 TO 50

SAVE WITHOUT SUFFERING

Saving isn't about being a monk. It's about making the good choice the easy choice. These prompts help you build buffers, automate the boring bits and find money you didn't know you had.

#41 THE EMERGENCY FUND TARGET

Use when you have no safety net yet

My essential monthly costs are [amount]. My job is [stable, uncertain, freelance].
Suggest an emergency fund target, explain the reasoning, and break it into small milestones.
Show how long each milestone takes if I save [amount] per month.

#42 THE AUTOMATIC SAVER

Use once, then forget

I get paid on [date].
Help me design an automatic saving setup with transfers on payday so I never have to decide.
List the accounts or pots I should create, how much goes into each, and how to adjust it when my income changes.

#43 THE SAVINGS GOAL PLANNER

Use for any goal with a price tag

I want to save [amount] for [goal] by [date].
Calculate what I need to save per week and per month.
If that is too much for my budget below, suggest three ways to make it work, like a later date, a smaller goal or an extra income source.

[Budget]

#44 THE ROUND UP CHALLENGE

Use when saving feels impossible

Design a fun 30 day saving challenge for someone who thinks they can't save.
Start with tiny amounts and grow slowly. Include a daily action, a weekly reward that costs nothing, and a running total.

#45 THE WINDFALL PLAN

Use when unexpected money arrives

I just received [amount] from [bonus, tax refund, gift].
Ask me about my debts, savings and goals, one question at a time.
Then suggest a split of the money that balances the future and some joy right now.

#46 THE LIFESTYLE CREEP CHECK

Use after a raise

My income went up from [old] to [new].
Here is how my spending changed over the same period.
Show me where lifestyle creep is happening and suggest a simple rule for how much of every future raise I keep for myself and how much goes to the future.

[Spending before and after]

#47 THE CHEAP JOY LIST

Use when cutting back feels depressing

I enjoy [things I love].
Make me a list of 20 cheap or free ways to get a similar feeling, organized by mood. Bored, stressed, social, celebrating.
Keep it specific to my interests, not generic.

#48 THE SAVINGS ACCOUNT QUESTIONS

Use before opening a new account

I want a place to keep my savings in [country].
Do not recommend specific banks. Instead, list the questions I should ask about any savings account, like rates, fees, access, deposit protection and conditions.
Explain each question in one line.

#49 THE FUTURE ME LETTER

Use when you need a reason

Help me write a short letter from me five years from now, thanking me for the saving habit I start today.
Use these details about my goals and life.
Keep it honest and specific, not cheesy.

[Goals and life details]

#50 THE SAVINGS SCOREBOARD

Use every quarter

Here are my savings balances over the last few months.
Show the growth, the average monthly saving and what I will have in one, three and five years at this pace without interest.
Add one idea for speeding it up.

[Balances by month]

PROMPTS 51 TO 60

BUY SMARTER

The best purchase is the one you're still happy about six months later. These prompts slow down the expensive decisions and speed up the boring research.

#51 THE 72 HOUR RULE COACH

Use before any non essential purchase over a set amount

I want to buy [item] for [price].
Ask me five questions that help me decide if I really want it, one at a time.
Then help me decide whether to buy, wait or skip, and write a reminder for three days from now.

#52 THE COMPARISON TABLE

Use when choosing between options

I am choosing between these options for [purpose].
Build a comparison table using only the details I give you, covering price, running costs, lifespan and what matters most to me, which is [priorities].
Highlight the best value for my situation and explain why in three sentences.

[Options and details]

#53 THE TOTAL COST OF OWNERSHIP

Use for cars, phones, appliances and anything with running costs

Help me calculate the real cost of owning [item] over [years].
Include the price, financing, insurance, energy or fuel, maintenance and resale value.
Ask me for any numbers you need, then show the cost per month and per use.

#54 THE USED OR NEW DECISION

Use for big purchases

I am deciding between a new and a used [item].
List the risks and savings of each, the questions I should ask a seller, and the red flags to watch for.
End with a checklist I can bring when I go to see a used one.

#55 THE GROCERY LIST OPTIMIZER

Use before shopping

Here is my meal plan for the week and what is already in my kitchen.
Turn it into a grocery list grouped by store section, remove what I already have, and suggest cheaper swaps that don't ruin the meal.

[Meal plan and pantry]

#56 THE SALE REALITY CHECK

Use during big sales events

I see [item] on sale for [price], down from [price].
Ask me if I was planning to buy it before the sale and how often I would use it.
Then help me judge whether this is a real saving or just spending money I didn't plan to spend.

#57 THE HOLIDAY BUDGET

Use when planning a trip

I want to go to [place] for [days] with [people], and my total budget is [amount].
Split the budget into transport, stay, food, activities and buffer.
Give me money saving ideas that keep the trip fun, and a daily spending limit I can track.

#58 THE GIFT PLANNER

Use months before birthdays and holidays

Here is a list of people I buy gifts for each year and roughly what I spend on each.
Help me set a yearly gift budget, spread it across the year, and suggest thoughtful cheaper ideas for each person based on what I tell you about them.

[People and details]

#59 THE CONTRACT READER

Use before signing a phone, gym or service contract

Here is the contract text.
Summarize it in plain language. Highlight the total cost, the minimum term, cancellation rules, automatic renewals and anything unusual.
List the questions I should ask before signing. Remind me to check anything important with the company directly.

[Contract text]

#60 THE REGRET REVIEW

Use twice a year

Here are my ten biggest purchases from the last six months.
For each one, ask me how happy I am with it now on a scale of 1 to 10.
Then show me the patterns, like what types of purchases make me happy and which ones I regret, and turn them into two buying rules.

PROMPTS 61 TO 70

EARN MORE AT WORK

Cutting costs has a floor. Earning more doesn't. For most people the fastest raise is in the job they already have. These prompts help you show your value, ask with confidence and plan your next move.

#61 THE VALUE LOG

Use every Friday

Help me keep a weekly log of my wins at work.
Ask me three questions about what I did this week that helped my team, my customers or my company, one at a time.
Turn my answers into short, specific bullet points with numbers wherever possible, so I can use them later in a raise conversation.

#62 THE MARKET RATE RESEARCH

Use before asking for a raise

I work as [job title] in [city or country] with [years] of experience.
Do not give me a number you can't support. Instead, tell me which sources I should check for salary data, which details make a salary comparison fair, and how to present a range.

#63 THE RAISE PITCH

Use a week before the conversation

Help me write a short raise pitch based on my value log below and my target range of [range].
Structure it as what I have delivered, what I plan to take on next, and my request.
Keep it confident and calm, no begging and no threats.

[Value log]

#64 THE RAISE REHEARSAL

Use the day before

Play my manager in a raise conversation. Be realistic and a little tough. Start by asking why I asked for this meeting. Respond to my answers like a real manager would, including common objections like budget and timing.
After ten exchanges, stop and give me feedback on what I did well and what to improve.

#65 THE COUNTEROFFER REPLY

Use when they offer less than you asked

My manager offered [offer] after I asked for [request].
Help me reply in a way that keeps the conversation open. Suggest what else I could ask for if the salary can't move, like a review date, training budget, title or flexible hours.
Write two versions of the reply.

#66 THE JOB OFFER EVALUATOR

Use when you get an offer

Here are the details of a job offer and my current job.
Compare them on salary, benefits, commute, growth, stability and what matters most to me.
Show me the real difference in money per year and list the questions I should ask before deciding.

[Offer and current job]

#67 THE SKILL PAYOFF PLAN

Use when choosing what to learn next

I work as [role]. I am thinking about learning [skills].
For each skill, explain how it could increase my income, how long it might take to become useful, and a low cost way to start.
Rank them for my situation and be honest about uncertainty.

#68 THE PROMOTION MAP

Use when you want the next level

My current role is [role] and I want to become [next role].
Help me list the gap between the two in skills, results and visibility.
Turn it into a six month plan with one focus per month and a way to show progress to my manager.

#69 THE LINKEDIN REFRESH

Use before job hunting or a raise talk

Here is my current profile summary and my value log.
Rewrite my headline and summary so they show results, not duties.
Keep my real voice and only use facts I provide.

[Profile and value log]

#70 THE BENEFITS AUDIT

Use once a year

Here is a list of the benefits my employer offers.
Explain each in plain words, estimate which ones I am not using, and show what they could be worth to me in money or time.
Write a short list of things to ask HR about.

[Benefits list]

PROMPTS 71 TO 80

SIDE INCOME, HONESTLY

A STRAIGHT ANSWER FIRST

Nobody can promise you passive income. Most side projects earn little at first and some earn nothing. The ones that work usually solve a real problem for people who are already looking for a solution, and they take time. These prompts help you test ideas cheaply and quit the bad ones early. That's the real superpower.

#71 THE SKILL INVENTORY

Use first

Ask me ten questions about my skills, hobbies, work experience and the things friends ask me for help with, one at a time.
Then list five side income ideas that match what I already know, with a realistic note on how much time each needs to start.

#72 THE IDEA REALITY CHECK

Use for any side idea

My side income idea is [idea].
Act as a friendly but honest skeptic. Who exactly would pay, how would they find me, what would it cost to start and what could go wrong?
End with the cheapest possible test I could run in one week.

#73 THE FIRST CUSTOMER TEST

Use before building anything

I want to test demand for [idea] before I spend money.
Design three small tests I can run this week, like a simple post, a few messages or a basic landing page.
Tell me what result would mean go, wait or stop.

#74 THE PRICING CALCULATOR

Use when you don't know what to charge

I want to offer [service or product].
Help me calculate a price that covers my time, costs, taxes and a profit margin. Ask me for the numbers you need.
Then show three price levels and what each customer gets.

#75 THE FREELANCE PROPOSAL

Use when a potential client asks for an offer

Write a short, clear proposal for [client] who needs [project].
Include the problem, what I will deliver, the timeline, the price and the next step.
Keep it under 250 words and confident, without pressure.

#76 THE TIME BUDGET

Use when your side project eats your life

I have [hours] free per week. My side project needs these tasks.
Help me plan a realistic weekly schedule that protects sleep and family time.
Point out which tasks I should drop, automate or batch.

[Tasks]

#77 THE SIDE INCOME TAX QUESTIONS

Use as soon as you earn anything

I started earning money from [activity] in [country].
Do not give me tax advice. Instead, list the questions I should ask a tax advisor or my tax office, and the records I should start keeping from today.

#78 THE SELL WHAT YOU OWN PLAN

Use for a quick cash boost

Here is a list of things in my home I rarely use.
Estimate which ones are worth selling, suggest where people usually sell items like these, and write short honest listings for the top five.

[Items]

#79 THE QUIT OR CONTINUE REVIEW

Use after three months on any side project

Here are my results after three months. Time spent, money spent, money earned, and how I feel about it.
Help me decide whether to continue, change or stop. Be honest. Include what I have learned that is valuable even if I stop.

[Results]

#80 THE INCOME DIVERSITY MAP

Use when one income feels risky

My income comes from these sources.
Show how dependent I am on each one and what happens if the biggest one stops for three months.
Suggest two small steps that would make me less fragile within a year.

[Income sources]

PROMPTS 81 TO 90

BIG DECISIONS

Some money decisions you make every day. A few you make once a decade, and those few shape everything else. Slow them down. These prompts don't decide for you. They make sure you've looked at the thing from every side before you sign.

#81 THE RENT OR BUY THINKER

Use before buying a home

Help me think through renting versus buying in [city].
Ask me about my savings, income stability, how long I plan to stay and what I value.
Then list the costs on each side that people often forget, and the questions I should take to a mortgage advisor.

#82 THE CAR DECISION

Use when your car is dying or you want a new one

My current car costs me roughly [amount] per year and has these problems.
Help me compare repairing it, buying used, buying new and living without a car, using numbers I give you.
Show the yearly cost of each and the hidden factors.

#83 THE MOVE CITIES CALCULATOR

Use when a move is on the table

I am thinking about moving from [city A] to [city B].
Help me compare costs and income in both places using numbers I research myself. Tell me which numbers I need to find.
Then list the non money factors I should weigh.

#84 THE STUDY OR NOT DECISION

Use before paying for a course or degree

I am considering [course or degree] that costs [amount] and takes [time].
Help me estimate the payback period, the risks, and cheaper ways to test whether I like the field first.
Be honest about uncertainty.

#85 THE CAREER SWITCH BUDGET

Use before changing careers

I want to switch from [current field] to [new field].
Help me plan a financial runway. How much I need saved, how long the transition might take, and how to reduce the risk with part time steps.

#86 THE INVESTING QUESTIONS LIST

Use before you invest anything

I want to start investing but I don't understand it.
Do not recommend products. Explain the basic concepts in plain language, like risk, diversification, fees and time horizon.
Then list the questions I should ask a licensed advisor or research myself before investing a single euro.

#87 THE PRE MORTEM

Use before any big money decision

I am about to [decision].
Imagine it is two years later and this decision went badly. Write five realistic stories of how it went wrong.
Then help me add one protection against each.

#88 THE DECISION MATRIX

Use when you are stuck between options

I am deciding between these options.
Help me choose the five factors that matter most to me, weight them, and score each option.
Show the result in a table and ask me if the winner feels right. If not, help me understand why.

[Options]

#89 THE ADVISOR INTERVIEW

Use before hiring any financial professional

I want to hire a [financial planner, accountant, mortgage broker].
Write a list of questions to ask in the first meeting about how they are paid, their experience, conflicts of interest and what they would do in my situation.

#90 THE SLEEP ON IT SUMMARY

Use the night before deciding

Summarize everything I have told you about this decision in one page.
The options, the numbers, the risks and what I care about.
End with the one question I should answer for myself tomorrow morning.

PROMPTS 91 TO 100

MONEY, MIND AND FAMILY

Money is never just math. It's what your parents argued about, what you feel when you check your balance, what you want your kids to believe. These last ten prompts are the quiet ones. Don't skip them.

#91 THE MONEY STORY

Use when you want to understand your habits

Ask me ten questions about money in my childhood and how my family talked about it, one at a time.
Then gently reflect back the beliefs I might have picked up and how they could be shaping my habits today.
Do not diagnose me. Just help me notice.

#92 THE MONEY ANXIETY RESET

Use when checking your balance feels scary

I feel anxious about money because of [reason].
Help me separate what I can control from what I can't, and give me three small actions for this week that reduce the feeling.
If my worry sounds serious, remind me that talking to someone can help.

#93 THE COUPLE MONEY DATE

Use once a month with your partner

Design a relaxed 45 minute money date for me and my partner.
Include a fun opening, five questions to discuss, a quick look at the numbers and one shared goal.
Keep it light and kind.

#94 THE KIDS AND MONEY PLAN

Use for children of any age

My child is [age].
Suggest age appropriate ways to teach them about money, like pocket money rules, saving jars, simple games and conversations.
Give me five activities for this month.

#95 THE GENEROUS BUDGET

Use when you want to give more

I want to give to causes or people I care about without hurting my own finances.
Help me set a yearly giving amount based on my budget, and plan how to spread it.
Include questions to ask before giving to any organization.

[Budget]

#96 THE FRIENDS AND MONEY SCRIPT

Use when friends spend more than you can

My friends often plan expensive things like [examples].
Help me say what I can afford without shame and suggest cheaper alternatives.
Write three short messages for different situations.

#97 THE ENOUGH NUMBER

Use when nothing ever feels like enough

Help me think about what "enough" means for me.
Ask me about the life I want, my values and what I would do with more money, one question at a time.
Then help me write my own definition of enough in two sentences.

#98 THE PARENTS PLANNING TALK

Use when your parents are getting older

I want to talk with my parents about their finances and future plans without upsetting them.
Help me plan the conversation. When to start it, what to ask, what to avoid, and how to respond if they get defensive.

#99 THE MONEY VALUES STATEMENT

Use once and keep it

Based on everything I have told you in this conversation, help me write a short money values statement.
Five lines that describe how I want to earn, spend, save, give and decide.
I will read it before every big purchase.

#100 THE YEAR AHEAD

Use on New Year's Day or your birthday

Help me plan my money year.
Ask me about last year, what went well and what didn't, one question at a time.
Then help me pick three money goals for the coming year, break each into quarterly steps, and write the first action I will take this week.

THE LAST PAGE

WHAT HAPPENS NOW

You made it through a hundred questions. You don't need to use all of them. You need to use the right one at the right time.

Here's a simple way to keep going.

- [ ] This week, run prompts 01 and 07.
- [ ] Next week, cancel one thing with prompt 08.
- [ ] Within a month, build a budget with 21 and stress test it with 28.
- [ ] Every Sunday, run 09.
- [ ] Every Friday, add to your value log with 61.

The fog doesn't come back if you keep the lights on. Ten minutes a week is enough.

> *Money gets calmer the moment you stop looking away from it.*

This is a living book. When AI tools change, we update the prompts, and you get the new version for free. Look for the version number on the first pages.



Thank you for reading

You now own a hundred ways to ask better questions about your money. Use one a week and watch what changes.

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