

The AI Budget Reset: one-page checklist

Companion to Book 1. AI drafts, you decide, a spreadsheet checks the math.

- ☐ **1. Gather 90 days** Export CSVs from every checking account, card, BNPL & payment app. Note take-home pay (after deductions). Note ATM cash.
- ☐ **2. Protect your data** Keep only date, description, amount. Delete account/card numbers & balances. Never paste passwords, PINs, SSNs. Turn off chat training if offered.
- ☐ **3. Data check prompt** "Report how many rows you see, the date range, likely duplicates, and transfers/card payments. Don't change anything yet."
- ☐ **4. Categorize** Fixed list of 12-16 categories + Transfer + Review. "If less than confident, label it Review. Do not add, remove, or change any amounts." Fix Review rows; spot-check 10; save a rules list.
- ☐ **5. Subscription audit** "Find every recurring charge: merchant, amount, frequency, yearly cost, last charge. Flag price increases & duplicates. Sort by yearly cost." Verdict each: Keep / Downgrade / Cancel.
- ☐ **6. Zero-based draft** "Take-home is \$[X]. Here are my averages: [list]. Assign every dollar. Keep fixed bills. Cuts of about 20% max. Include fun money + buffer. Priorities: [..]. Explain each change."
- ☐ **7. Verify** Re-sum the proposed column in a spreadsheet. Compare to take-home. Spot-check 3-4 lines. The spreadsheet is the source of truth.
- ☐ **8. Pressure-test** "Don't recalculate. Group as needs/wants/savings, compare to a rough 50/30/20, list forgotten irregular costs. Point out risks; don't tell me what to cut."
- ☐ **9. Follow through** Cancellation message (no account numbers in the chat). Retention script + ask how long the price lasts & about new fees. Confirm on the next statement. Reminder before promos end.
- ☐ **10. Monthly reset** Export > categorize with rules list > planned vs. actual (flag >10% over) > verify > make ONE change > move leftover money today. Subscription audit quarterly; rebuild yearly.

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