AI,
Handled.

25 safe prompts for money and real life after 40

A FREE GUIDE FROM

Handled Money

Build wealth. Enjoy life. Consider it handled.

THE ONE RULE

“Use AI to organize, explain and prepare questions—not to make your financial decisions.”

These tools are genuinely good at four things: organizing what you already know, explaining something unfamiliar in plain language, comparing options side by side, and helping you arrive somewhere with better questions than you left with.

They are not good at knowing your situation. They have never seen your accounts, your family, your health, your plans, or the reasons behind any of it. They will still answer confidently when they are wrong, which is the part that catches people out.

So the line is simple, and every prompt in this pack respects it: let the tool do the sorting and the explaining. Keep the deciding.

What that looks like in practice

— Ask it to explain a term, not to tell you what to do about it.

— Ask it for questions to bring to a professional, not for the answer.

— Ask it to compare two options on cost, not to pick one.

— Ask it to organize a list, not to judge what is on the list.

What should never reach a chat window.

Treat anything you paste as though it may be stored, reviewed or seen by someone else. Most of the time that will not happen. You only need it to happen once.

Never paste any of this

- Account numbers, card numbers and bank routing numbers
- Your Social Security number, or anyone else's
- Passwords, PINs, security answers or one-time codes
- Unredacted statements, invoices or benefit letters
- Tax returns, in whole or in part
- Photographs or scans of documents
- Policy, member or medical record numbers
- Your full name together with your address and date of birth
- Anyone else's private information, including your family's

Redacting takes under a minute

- Type the figures out yourself rather than pasting a document.
- Round them. “Around $400 a month” is enough for most questions.
- Replace names with a letter or a role: Provider A, my sister, the bank.
- Remove dates that pin down an event, unless the date is the question.
- Reread it once before you send. That single reread catches most of it.

> The coffee shop test If you would not read it aloud at the next table, do not paste it into a chat window. It is a crude test. It is also the one that works.

Two minutes in your settings

Most tools have controls for chat history and for whether your conversations may be used to improve the service. Those settings differ by tool and change over time, so check yours directly rather than trusting a summary—including this one.

HOW TO USE THESE

Twenty-five prompts, and the habits that make them work.

Anything in [brackets] is yours to fill in.	Keep it general. "A utility bill" beats your account number, and works just as well.
One prompt at a time.	These are conversation openers, not a script. The useful part is usually the third or fourth exchange.
Let it ask you things.	Several prompts tell the tool to ask questions rather than assume. That is deliberate—it is how you avoid a confident answer built on nothing.
Verify anything that matters.	If a fact would change a decision, check it against the source that would actually know: your provider, your plan documents, or a qualified professional.
Stop when it starts advising.	If the answer drifts into what you should do, that is your cue to take the question elsewhere.

THE PILLAR

Handle Today

Monthly check-ins, bills, subscriptions and the paperwork of an ordinary month.

01

The fifteen-minute check-in

A monthly review you will actually finish, because the tool keeps the order.

> I want to run a short monthly money check-in. Ask me one question at a time, starting with the easiest, to help me notice what changed this month. Do not give me financial advice and do not tell me what to do—just help me see what is there. Stop after eight questions and summarize what I told you as a short list.

02

Making sense of a bill

For the line items nobody ever explains.

> Explain in plain language what the common line items on a [type of bill] usually mean. Use general examples. Do not ask me for my account details, and tell me clearly where charges vary by provider or region.

03

The subscription sweep

Sorting, not judging. The judging is yours.

> I am reviewing my recurring subscriptions. Ask me to name each one and roughly what I pay, then sort them into three groups: use often, use rarely, forgot I had it. Do not tell me which to cancel—just show me the pattern.

04

Questions before you call

So the call takes one attempt instead of three.

> I need to call [type of company] about [general issue]. Write me a short list of questions to ask and information to have ready before I dial. Keep it to one page.

05

Translating the jargon

Understanding first. Everything else is easier afterward.

> I keep seeing the term [term] and I do not fully understand it. Explain it in plain language, as if to an intelligent adult who does not work in finance. Give one everyday example, and tell me what the term does not mean—the confusion people usually have.

06

A bill calendar that fits your month

Seeing the heavy weeks before they arrive.

> Help me build a simple monthly bill calendar. Ask me which bills I have and roughly when each is due—no amounts, no account numbers—then lay them out week by week so I can see where the heavy weeks fall.

07

Preparing a dispute

Calm, factual and specific beats angry every time.

> I want to dispute [a charge or an error] with [type of company]. Help me draft a clear, polite, factual message. Leave anything specific to me as [brackets] for me to fill in. Do not invent details, dates or amounts.

THE PILLAR

Build Tomorrow

Retirement questions, unfamiliar terms, and walking into a meeting prepared.

08

Decoding a retirement statement

General shape first, your numbers second—and offline.

> Explain what the sections on a typical workplace retirement statement usually show, and what each one means in plain language. Use general examples only. Do not ask me to paste my statement.

09

Questions for a plan review

Ten good questions is a better outcome than one confident answer.

> I have a meeting about my workplace retirement plan. Write me ten questions a thoughtful person would ask—about fees, available options, and how the plan actually works. Do not recommend any investment and do not tell me what to choose.

10

Before you meet an adviser

How someone is paid tells you a great deal.

> I am meeting a financial adviser for the first time. Give me questions to ask about how they are paid, what standard of care they are held to, what is included, and how I would end the relationship if I wanted to. Do not recommend a specific adviser or firm.

11

Two account types, plainly

What each is for, without being told which is 'better'.

> Explain the general difference between [account type A] and [account type B]—what each is designed for, and what someone should ask before using either. Do not tell me which is better for me; you do not know my situation.

12

Benefits enrollment, translated

The terms, not the document.

> It is benefits enrollment season and I do not understand these terms: [list the terms only—not the document, not your details]. Explain each in plain language, then give me a short list of questions to ask my employer.

13

Build your own glossary

Keep it. Reread it before the next meeting.

> Build me a glossary of the ten terms people most often find confusing about [topic]. One short paragraph each, plain language, and no jargon inside the definitions themselves.

THE PILLAR

Enjoy Along the Way

Trips that happen, budgets that hold, and the questions to ask before booking.

14

The number first

Set the ceiling, then design the trip inside it.

> I want to take a trip to [destination] for about [number] days, spending no more than [amount] in total. Break that into categories and show me what each would have to cost for the number to work. Tell me plainly if the total looks unrealistic, and where you are uncertain.

15

Two trips, one comparison

Comparing is exactly what these tools are good at.

> Compare [option A] and [option B] on total realistic cost—travel, lodging, food, local transport and activities. Use ranges rather than single figures, say where you are uncertain, and tell me which assumption would change the answer most.

16

A savings runway

Per month and per week, so it stops being abstract.

> I want [amount] saved by [month and year] for a trip. Show me what that means per month and per week. Then ask me three questions that would help me judge whether that pace is realistic for me.

17

Questions before booking

The overlooked details are almost always the expensive ones.

> Before I book [type of travel], what should I check or ask about—cancellation terms, fees, timing, and anything commonly overlooked? Give me a checklist, not a recommendation.

18

Rewards terms, plainly

Understand the mechanics before anyone sells you a strategy.

> Explain in plain language how [general concept] usually works with travel rewards, what the common catches are, and what questions I should ask before deciding anything. Do not recommend a specific card or program.

THE PILLAR

Prepare for Real Life

Paperwork, caregiving, difficult conversations, and staying ahead of scams.

19

A findable filing system

Findable by someone else, on a bad day, without you.

> Help me design a simple system for organizing household and financial paperwork: the categories, what is usually worth keeping, roughly how long, and where a trusted person would think to look. Keep it to one page and assume no filing experience.

20

The transition checklist

Grouped by urgency, so you can stop at the end of today's list.

> I am going through [a general life transition]. Give me a practical checklist of the paperwork and administrative tasks people commonly need to handle, grouped by urgency. Do not give me legal, tax or financial advice—instead, flag clearly which items usually need a qualified professional.

21

Caregiving, organized

A living list beats a heroic memory.

> I am helping care for [a family member]. Help me build a running checklist of practical and administrative tasks, grouped by how often each recurs. Ask me questions to fill the gaps rather than assuming details.

22

Gentle questions

Easiest first. The hard ones get easier once you have started.

> Help me prepare for a careful conversation with an aging parent about where important documents are kept. Give me ten questions ordered from easiest to hardest, and one sentence on how to open the conversation kindly.

23

Before the appointment

Short enough to hold in one hand.

> I have an appointment with [type of professional] about [general topic]. Help me write down what I want to understand by the end of it, and what to bring. Keep it short enough to hold in one hand.

24

The ‘where things are’ letter

Structure from the tool. Details from you, offline.

> Help me draft the structure of a letter telling someone I trust where to find important documents and who to contact. Give me headings and prompts only—I will fill in every detail myself, offline.

25

The scam pause

A script is easier to follow than courage under pressure.

> Describe the pressure tactics commonly used in financial scams, including ones that use AI-generated voices, video or messages. Then give me a short script I can use to end a call politely and verify independently.

Checking what it told you.

These tools produce fluent, well-organized, confident text whether or not the underlying claim is true. Fluency is not accuracy, and there is no tone of voice that signals the difference. So build one small habit.

Ask it to mark its own uncertainty.	“Which parts of that are you least sure about, and what would change the answer?” Then treat those parts as unverified.
Take numbers to the source that owns them.	Your provider, your plan documents, your benefits administrator. Not a summary, and not a second chat.
Watch for rules that vary.	Anything shaped by state, plan or provider is exactly where a confident general answer goes wrong.
Never let it be the last step before a decision.	If money, a signature or a deadline is involved, a qualified professional comes after the chat window, not instead of it.

WORTH KNOWING

When the technology is pointed at you.

The same tools that draft a polite letter can produce a convincing voice, a plausible email, or a video of someone you know. You do not need to follow the technology to stay ahead of it—the tactics are older than the tools.

Signals worth slowing down for

- Urgency, and a reason you must not hang up or check with anyone
- A request for secrecy, especially from family
- Payment by gift card, wire, crypto or courier
- A number, link or address supplied by the caller
- A voice or video that is familiar but slightly wrong
- Contact that arrives out of nowhere about an account you did not raise

> One rule covers nearly all of it. Hang up and call back on a number you found yourself—from a statement, a card, or the organization's website you typed in. Nothing legitimate is lost by verifying. Nearly every scam fails at that step, which is why the pressure not to do it is always so strong.

Agree a word

Pick a phrase with the people closest to you that would never appear in a normal message, and agree that any urgent request for money has to include it. It costs one conversation and it defeats a cloned voice.

ONE LAST THING

You are not behind. You have a clearer view.

Nothing in this pack requires you to become technical, or to enjoy any of this. It only asks you to use a fast, tireless assistant for the sorting and the explaining—and to keep the judgment where it has always belonged.

If a prompt here saves you one confusing hour, or turns one dreaded call into a short one, it has done its job.

If you want a next step

The Money Clarity Check is free, takes about fifteen minutes, and ends with the one priority worth your attention right now. handledmoney.com

---