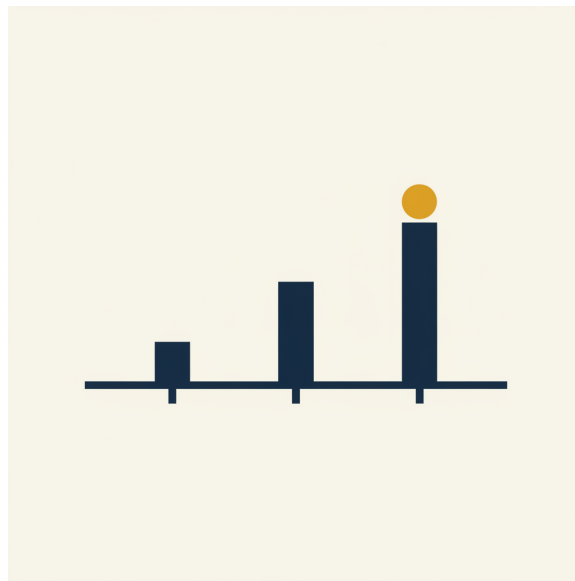




TIER 1 - FOUNDATIONS * V1.0 -- MAY 2026

AI AND YOUR MONEY

How to use AI to organize your money questions, run honest comparisons, and prepare for the meeting with the actual professional. Where AI helps, where it lies, and the lines you don't cross alone.



BY

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v1.0 -- May 2026

Anyone trying to make sharper money decisions -- budgeting, debt, comparison-shopping insurance and loans, retirement basics, tax-prep questions -- without paying full freight for advice

15-20 minutes

Free. Forever.

EDITION

AUDIENCE

READ TIME

COST

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SECTION 1

The advice gap

Most people don't have a CPA on speed dial

If you're reading this, you probably don't have a financial advisor, a CPA, and a tax attorney on retainer. You're handling your own money decisions with whatever you've picked up -- some of it from family, some from podcasts, some from a friend who said something at a wedding. Most of it from guessing.

The gap is real. Hiring an actual financial professional for every question is expensive and impractical. Not hiring one for the questions that actually need one is a different kind of expensive. The middle path most people end up on is: ignore it, hope for the best, find out you were wrong about something at tax time.

AI changes the shape of this. Used right, it does a real piece of what a financial advisor does -- organizes the question, walks you through the framework, helps you compare options, prepares you to ask sharper questions when you DO sit down with a real pro. Used wrong, it gives you confident-sounding fiction about your specific tax situation and you act on it.

This module is the difference. The lines around what AI is good for, what it's bad for, and how to use the good parts without crossing into the bad.

What you'll have by page 13

By the end of this primer:

- The **lane rule** can't.
- The **two-pass**
- A **prompt li** retirement basics, tax questions.
- The **specific li** your exact situation.
- The **prep-for-t** instead of guessing.

- The

AI doesn't replace your CPA. It replaces the version of you who shows up to the CPA meeting unprepared.

SECTION 2

The lane rule

The single most important framing:

The lane rule:

AI can legally and practically help you with

It cannot legally give you advice on your specific situation, and you should treat any such answer with deep skepticism even when it sounds confident.

In lane:

- "What's the difference between an HSA and an FSA?"
- "Walk me through the tradeoff between paying off debt vs investing extra income."
- "I'm comparing two car loans -- help me run the actual cost over 5 years for each."
- "What questions should I ask a CPA before our first meeting?"

Out of lane:

- "Should I take this specific job offer?"
- "Should I refinance my house?"
- "Am I going to owe taxes on this specific transaction?"
- "Is this investment a good idea for me?"

The first list is structure work. The second list is advice. AI is genuinely useful for the first. It's actively dangerous for the second -- not because it can't generate text that sounds answer-y, but because the answer requires knowing your full situation in a way no chat tool can.

framework

Why this matters more for money than for other domains

You can be wrong about a recipe and lose dinner. You can be wrong about a contractor recommendation and lose \$5,000. You can be wrong about your taxes and lose multiples of that, plus penalties, plus years of compounding. The cost of "AI sounded confident, I acted on it" is bigger here than almost anywhere else in your life.

The honest read: most people who get burned by AI on money decisions did the right thing at first -- asked a structure question -- and then drifted into asking the model to make the actual decision for them. The drift is gradual. The lane rule keeps you from drifting.

SECTION 3

The two-pass pattern (extended for money)

Same pattern as

AI For Big

Pass 1 -- structure (AI shines)

Use AI to organize:

- What the question actually is (often it's not what you initially asked)
- What factors matter
- What the typical tradeoffs look like
- What you'd need to know to make a real decision
- What the right kind of professional to talk to actually is

Pass 2 -- verification (AI is dangerous)

Take the structure to:

- **A real CPA, financial advisor, or tax attorney** for anything specific to your situation
- **Live retailer / lender pages** for current rates and terms
- **The IRS website or your state's revenue site** for tax rules -- these change yearly and AI's training data lags
- **Your actual bank, lender, employer-benefits portal** for the specific dollar figures and terms applicable to YOUR account

Don't ask AI for current interest rates. Don't ask AI for current tax brackets. Don't ask AI to interpret your employer's specific benefits PDF without you uploading the actual PDF for it to read (and even then, verify against HR).

The verification rule for money:

If you're about to spend, save, owe, or commit money based on something AI told you, the question to ask isn't "is AI right?" -- it's "what authoritative source confirms this for my exact situation?"

If the answer is "no source, just AI," you don't have the answer yet. Find the source.

SECTION 4

Prompt library -- the common money questions

These are the prompts that work. Adapt for your situation.

Building a budget

"I'm trying to build a real budget for the first time. My take-home pay is around \$X/month. Walk me through a framework -- not specific dollar amounts, but how to think about what categories to track, how to set targets in each category, and how to handle irregular expenses (annual insurance, holidays, car repairs). Use the 50/30/20 rule as a starting point but tell me where it breaks down for someone in my situation: working trade, variable income, family of [N]."

The model will give you a real walk-through. You'll end up with categories you actually use. You haven't shared specific account numbers or exact paycheck amounts -- just the rough income range.

Paying down debt

"I have multiple debts: [list each in plain language -- type, balance range, interest rate range]. I want to walk through the avalanche vs snowball methods, the case for and against consolidating, and the case for and against putting extra income into debt vs into savings vs into retirement. Don't give me a recommendation for my situation -- give me the framework so I can run the numbers and decide myself. I'll verify any rate or rule with my actual lender."

The model lays out the cases. You make the decision. If it's complicated enough that you're stuck, that's the signal to talk to a real financial advisor -- not to push AI for a recommendation.

Comparison-shopping insurance / loans

"I'm comparing two car loan offers: Loan A is \$X at Y% over Z years; Loan B is \$X at Y% over Z years (different term length). Walk me through the actual cost difference over the life of each loan, including total interest paid. Then walk me through what tradeoff I'm making by picking the shorter term vs the longer term beyond just monthly payment. Don't tell me which to pick -- show me the comparison so I can decide."

This is exactly the kind of math AI is great at. The output is verifiable arithmetic, not advice.

Retirement basics

"I'm in my mid-30s, I work for myself as a small contractor, and I've been ignoring the retirement question for years. Walk me through the realistic options -- Solo 401(k), SEP-IRA, traditional IRA, Roth IRA -- at the level of 'what each one IS, what the contribution limits roughly look like, what the tax shape is.' I'm going to take this to a real CPA before opening anything. Help me show up to that meeting with the right questions."

The output is your prep-for-CPA doc. The CPA does the actual setup once you understand the framework.

Tax-prep questions

"I'm a self-employed contractor doing estimated quarterly tax payments. Walk me through the framework -- not specific numbers -- for what I should be tracking through the year, what categories of expenses are typically deductible for a one-person trade business, what the typical mistakes are at this scale, and what a CPA is going to ask me when I sit down for my year-end. I'll verify everything specific with my actual CPA."

This is preparation for the relationship with your CPA. AI is genuinely useful for getting you organized; it cannot replace the CPA's actual interpretation of your specific tax situation.

The dollars you pay an actual CPA are well-spent if you've done your homework first. AI is the homework. The CPA is the test.

SECTION 5

The specific lies -- what AI gets wrong about money

Memorize these. AI will sound confident on every one of them.

Lie 1 -- Current interest rates. AI's training data is months old. The rate it tells you is probably stale, sometimes by 100+ basis points.

Fix: check

Lie 2 -- Current tax brackets, contribution limits, and deduction rules. These change every year, sometimes mid-year. AI doesn't always know.

Fix: IRS.g

Lie 3 -- Local property tax rules, vehicle registration fees, sales tax handling. AI is bad at hyper-local information.

Fix: your c

Lie 4 -- Employer-specific benefit details. Even if you upload the benefits PDF, AI sometimes paraphrases away the load-bearing eligibility clause. affects your decision; ask HR for any part you can't parse.

Fix: read

Lie 5 -- Whether something specific is deductible / taxable / counted as income. AI's training data has lots of "in general, X is deductible" patterns that miss specific limits and exceptions. CPA or tax attorney for anything where the wrong call is expensive.

Fix:

Lie 6 -- Investment returns or "what would have happened if I'd invested in X." AI can do historical math, but it routinely paraphrases past returns into present-or-future advice that sounds like a recommendation. regulated sources or a fiduciary advisor.

Fix: treat

The "what's the source?" check:

After AI gives you any specific claim about money -- a rate, a limit, a rule, a deduction -- ask:

"What's the authoritative source for this claim? Give me the URL or document I should verify against."

If AI can't give you a source, the claim is probably wrong or outdated. If it gives you a fake source (it does this), the claim is definitely wrong. Verify the source actually exists before using the claim.

SECTION 6

The prep-for-the-pro pattern

The single highest-ROI money use of AI in personal finance: walking into your CPA / advisor / loan officer meeting prepared.

Why prep matters

A meeting with a real financial professional costs you in two ways: their time (billable or relationship-burning) and yours (mental load). The unprepared version of the meeting is them asking you basic questions you don't have answers to, you guessing, them giving you generic advice based on the guesses.

The prepared version is you walking in with: a clear summary of your situation, the specific questions you have, the things you've already ruled out, and the decisions you're trying to make. The pro can spend their time on the analysis instead of the intake.

The pattern

Two days before the meeting, run a session with AI:

"I'm meeting with my CPA next week to talk about [topic -- quarterly taxes, retirement setup, business deduction strategy, whatever]. Help me prepare. Walk me through: 1. What the CPA will probably ask me at the start of the meeting. 2. The 5-7 specific questions I should bring to them, given my situation as I described above. 3. The things I should have on hand -- documents, numbers, account access. 4. The follow-up questions I should ask after they give me their initial answer. Don't try to answer my situation for me -- give me the prep doc."

Print the output. Bring it to the meeting. Cross items off as you go through them. You'll get more out of the meeting than the previous version of you ever did.

This pattern works for: CPAs, financial advisors, loan officers, mortgage brokers, insurance agents, real-estate agents (selling), accountants, tax attorneys.

2

Two passes. One uses AI; one doesn't.

Pass 1 = framework, comparison, prep. Pass 2 = verification with a real source or real professional. The pattern that protects you on money is the same pattern that protects you on big purchases -- but the stakes are higher.

SECTION 7

When NOT to use AI for money

Three categories where the framework breaks:

- **Active legal or tax disputes.** IRS audit, divorce-financial-discovery, contested estate, business partnership dispute. AI might generate confident-sounding interpretations of the law that read tone-deaf in front of a judge or auditor. Hire the actual attorney; pay them. AI's role here is preparing for the meeting only -- never replacing it.
- **Major one-time decisions where the wrong call is irreversible.** Selling a business. Cashing out retirement early. Co-signing a loan. The kind of thing you do once a decade. AI can help structure your thinking; the actual decision deserves human professionals and probably more than one of them.
- **Anything where you're emotional.** Breakup, layoff, sudden inheritance, sudden expense, market crash. AI is patient and infinite-availability -- which means it'll let you spiral. When the question is emotional, the answer is usually a human conversation first, an AI session second (or not at all).

Within those limits, AI for money is one of the highest-ROI uses of the tool. The cost of unprepared money meetings, undecided money questions, and unverified money claims is real. AI removes most of the activation energy from getting prepared.

SECTION 8

Where to go from here

You have the framework for money. Four more modules in the Tier 1 expansion ahead:

- **AI for daily learning** -- the habit, not the technique. The 5-minute morning curiosity question. How to make small learning constant.

After that: privacy hygiene, travel and research, recovering when AI is wrong. Tier 1 closes at 18 modules.

Get the next module the day it drops: theaiguywi.com/training

One email per release. No drip. No spam. Opt out anytime.

If you want the prep-for-the-pro pattern adopted across a small business -- partners walking into financial meetings prepared, comparison-shopping done before the agent's pitch, the staff trained to ask the right questions of vendors -- that's the consulting offer.

Reach out: alexanderjahn79@icloud.com

A short call. Honest scope. We figure out together if it's a fit.

Closing -- the lock-in line

The advice gap is real. Most people are handling money decisions with whatever they've picked up. AI doesn't close the gap by giving you advice -- it closes it by getting you organized enough to use a real professional well, and verifying everything that matters with the source that matters.

The lane rule keeps you safe. Frameworks, definitions, comparisons -> AI is great. Specific advice on your situation -> real professional, every time.

You have the money framework. Four more modules in this batch.

-- Alex

Agent Logic --

Fond du Lac, WI. This is module 14 of 18 in Tier 1 (Personal).

theaiguyw

