

80/20 BUDGET

80/20 Budget in 10
Minutes or Less with the
help of ChatGPT



Created by [Miss Figure it Out](#)

Hey, I'm Kimika — and I've been exactly where you are.

In 2016, I had \$25 in my bank account, a credit score circling 400s, and almost \$100K in debt. Debt collectors called daily, and every ring made me feel smaller.

I didn't climb out of that hole with some miracle windfall. I started with what I now call the 80/20 Budget — cutting ruthlessly where it didn't matter, while keeping the few things that kept me sane. That discipline gave me momentum to make bigger moves and eventually pay off ~\$150K in debt.

But maybe debt isn't your issue — maybe it's keeping more of the money you make, or just feeling like you're "bad with money." Been there too. This guide is still for you.

Because I know "budgeting" can sound like giving up your whole life.



Thank you!

Here's the shortcut: 5 ChatGPT prompts that build you a custom budget in minutes, using the exact 80/20 method that worked for me.



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THE 80/20 BUDGET PROMPT GUIDE

How to Use This Guide

1. Open ChatGPT (setting up an account is free and you only need the free version for this guide).
- Or Gemini or Claude either works
- 2 Copy a prompt below one at a time.
- 3 After you paste a prompt wait for it to respond.
- 4 Answer the it ask you honestly – this works best when you're real about your numbers.
- 5 Do steps 2 - 4 for each prompt.
*Note** At the end of each response its going to ask if you want it to do something else. Ignore that and continue following steps 2- 4 until your done.
- 6 Save your results and start using them immediately.



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Prompt 1 – Income & Fixed Expenses

Copy and Paste into ChatGPT | Write

In the next message I will give you my monthly take-home income and fixed costs. When I do, please calculate my total fixed costs, subtract them from my income, and show me how much money is left for everything else.

Fill Information Below for Prompt 1

You can put your answers below so you can copy and paste into ChatGPT



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Prompt 2 – Identify Your Top 3 Joys

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In the next message I will give you my top 3 joys that make me happy. Please suggest reasonable dollar amounts I can protect for these joys based on my income, while keeping the 80/20 balance in mind.

Fill Information Below for Prompt 2

You can put your answers below so you can copy and paste into ChatGPT



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Prompt 3 — 80/20 Allocations Engine

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Now apply the 80/20 Budget Rule. Allocate 80% of my income to Needs + Freedom (fixed costs, essentials, debt payoff, savings, investing) and 20% to Wants (lifestyle + my Joys). Please break this down in \$ and %, and also split the Freedom portion into 'Past' (debt payoff) and 'Future' (savings/investing). If my current spending doesn't fit 80/20, show me a quick 'fit check' with 2-3 fixes I can make.

Prompt 4 — Category Blueprint

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Please turn my allocations into a budget blueprint. Break them into these categories with suggested \$ amounts:

- Needs (housing, groceries, transportation, healthcare, insurance, utilities, phone/internet, childcare, other essentials)
- Wants (dining out, shopping, entertainment, travel, misc — with my Joys protected)
- Freedom - Past (debt minimums + extra payoff)
- Freedom - Future (emergency fund, sinking funds, retirement/investing)

Also include simple guardrails (like housing % of income, minimum Freedom %) and flag any red zones.

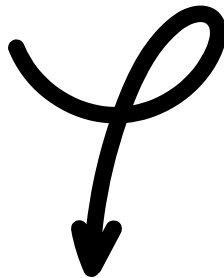
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Prompt 5 — One-Month Tracker (Downloadable)

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Create a one-page budget tracker formatted for Google Sheets. It should include the columns: Category | Budget | Actual | Variance | Notes. Fill in the Budget column using the numbers from my blueprint, leave Actual blank, and set Variance to 0. Provide a downloadable file or link that I can open directly in Google Sheets. Also give me 2 rules for weekly check-ins to stay on track.

BONUS PROMPT BELOW



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Prompt 6 – BONUS: Find Your First \$100 in 7 Days

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Look at my snapshot and spending categories. Without touching my top 3 joys, find at least \$100 I can free up this month. Start with the easiest wins (subscriptions, food delivery, impulse shopping, unused memberships, etc.). Show me exactly what to trim, and tell me where to put that \$100 – whether that's debt payoff, savings, or guilt-free fun.



What if this took a fraction of the time?

Wait 'til you meet Serin.

You just did the hard part manually – now imagine if a budgeting app did it instantly. That's Serin. It connects your spending, learns your patterns, and adapts when life changes so you can finally stick with a budget that lasts.

[Show Me Serin](#)