

AI-POWERED FINANCIAL CHECKUP

Your Personal Finance & Investment Checkup

10 diagnostic checks with copy-paste AI prompts to audit your full financial picture — from cash flow to stock valuations. Fill in the blanks, paste into Claude, and get answers in seconds.

HOW TO USE THIS CHECKUP

Step 1: Open [claude.ai](#) (free) or any AI assistant. **Step 2:** Pick a check below and fill in your numbers in the prompt template. **Step 3:** Paste the prompt and review your results. **Step 4:** Check the box and move to the next one. Work through all 10 for a complete financial diagnostic.

■ PERSONAL FINANCE

■ 1. Net Worth Snapshot

Your net worth is the single most important number in personal finance. It tells you whether you're actually building wealth or just earning income.

✓ **GREEN FLAG** Positive and growing net worth with <30% debt-to-asset ratio

✗ **RED FLAG** Negative net worth or >50% illiquid assets with high-interest debt

COPY-PASTE PROMPT FOR CLAUDE

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I want to calculate my net worth. Here are my assets and liabilities:
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ASSETS:
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- Checking/Savings: \$___
- Investment accounts (401k, IRA, brokerage): \$___
- Home value: \$___
- Vehicle value: \$___
- Other assets: \$___

```
LIABILITIES:
```

- Mortgage balance: \$___
- Student loans: \$___
- Auto loans: \$___
- Credit card debt: \$___
- Other debts: \$___

```
Calculate my total net worth, show me the breakdown by category, and tell me what percentage of my assets are liquid vs. illiquid. Flag any red flags in my debt-to-asset ratio.
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■ 2. Cash Flow Diagnosis

Income means nothing if you can't account for where it goes. Cash flow is how you find the leaks before they become floods.

✓ **GREEN FLAG** Savings rate >20% with clear visibility into all spending

✗ **RED FLAG** Can't account for >15% of income or savings rate <10%

COPY-PASTE PROMPT FOR CLAUDE

Analyze my monthly cash flow:

MONTHLY INCOME (after tax):

- Salary/W-2: \$___
- Side income/1099: \$___
- Investment income: \$___

MONTHLY EXPENSES:

- Housing: \$___
- Transportation: \$___
- Food: \$___
- Subscriptions: \$___
- Insurance: \$___
- Debt payments: \$___
- Discretionary: \$___

Calculate my savings rate, compare my spending ratios to the 50/30/20 guideline, and identify my top 2 areas where I'm likely overspending.

■ 3. Debt Payoff Strategy

Not all debt is equal. The order you pay it off can save you thousands — or cost you years.

✓ **GREEN FLAG** Clear payoff timeline with a strategy that minimizes total interest

✗ **RED FLAG** Carrying high-interest debt (>15% APR) with no payoff plan

COPY-PASTE PROMPT FOR CLAUDE

Help me build a debt payoff plan:

Debt 1: \$___ balance, ___% APR, \$___ min payment

Debt 2: \$___ balance, ___% APR, \$___ min payment

Debt 3: \$___ balance, ___% APR, \$___ min payment

Extra monthly budget for debt: \$___

Compare avalanche vs. snowball method. Show total interest paid, months to debt-free, and dollar difference. Flag any debts that should be refinanced.

■ 4. Emergency Fund Check

An emergency fund isn't savings — it's the insurance policy that keeps you from liquidating investments at the worst time.

✓ **GREEN FLAG** 3-6 months expenses covered in a high-yield account

✗ **RED FLAG** Less than 1 month of expenses or funds earning 0%

COPY-PASTE PROMPT FOR CLAUDE

Evaluate my emergency fund:

- Current emergency fund: \$____
- Monthly essential expenses: \$____
- Job type: [W-2 / commission / self-employed]
- Income earners in household: ____
- Dependents: ____
- Disability insurance: [Yes/No]

Tell me months covered, recommended target, exact dollar amount to hold, where to keep it, and a monthly savings plan if I'm short.

■ 5. Tax Efficiency Audit

The wealthiest people don't earn more — they keep more. Tax planning is the highest-ROI financial activity most people ignore.

✓ **GREEN FLAG** Maximizing tax-advantaged accounts with intentional Roth vs. Traditional strategy

✗ **RED FLAG** Not contributing to available accounts or wrong Roth/Trad split

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Audit my tax efficiency:

- Filing status: [Single / MFJ / MFS / HoH]
- W-2 income: \$____
- 1099 income: \$____
- State: ____
- 401(k): \$____ /yr [Trad/Roth]
- IRA: \$____ /yr [Trad/Roth]
- HSA: \$____ /yr
- Tax-loss harvesting: [Yes/No]

Am I using the right account types? Am I maxing tax-advantaged space? What's my tax drag? Top 3 optimization moves for this year.

■ INVESTING

■ 6. Asset Allocation Check

Asset allocation drives ~90% of portfolio returns over time. Individual stock picks matter far less than most people think.

✓ **GREEN FLAG** Allocation matches risk tolerance and time horizon

✗ **RED FLAG** >50% in one asset class without a deliberate reason

COPY-PASTE PROMPT FOR CLAUDE

Evaluate my portfolio allocation:

Total: \$_____

- US Stocks: ____%

- International: ____%

- Bonds: ____%

- REITs: ____%

- Cash: ____%

- Crypto/Alt: ____%

Age: ____ | Risk: [Conservative/Moderate/Aggressive]

Time horizon: ____ years

Compare against Vanguard Target Date, Fidelity target mix, and age-in-bonds rule. Give specific rebalancing moves with dollar amounts.

■ 7. Concentration & Overlap Audit

Owning 10 ETFs doesn't mean you're diversified. Many funds hold the same stocks — you could be 40% Big Tech without knowing it.

✓ **GREEN FLAG** No single stock >10%, sector exposure intentionally distributed

✗ **RED FLAG** Hidden 30%+ concentration in one sector across overlapping ETFs

COPY-PASTE PROMPT FOR CLAUDE

Check my portfolio for hidden concentration:

1. [Ticker] - \$_____

2. [Ticker] - \$_____

3. [Ticker] - \$_____

4. [Ticker] - \$_____

5. [Ticker] - \$_____

Show top 10 underlying positions per ETF, sector breakdown, true single-company exposure across all funds, and overlap. Flag positions >10% of total. If I own covered call ETFs, flag the upside cap.

■ 8. Valuation Sanity Check

A great company at the wrong price is a bad investment. Valuation separates investing from hoping.

✓ GREEN FLAG	Holdings at or below fair value with margin of safety
✗ RED FLAG	Core positions at historically high multiples priced to perfection

COPY-PASTE PROMPT FOR CLAUDE

Run a valuation check:

Stock 1: [Ticker]
Stock 2: [Ticker]
Stock 3: [Ticker]

For each: P/E vs 5yr avg, Forward P/E, PEG ratio, EV/EBITDA vs sector, Price/FCF, FCF Yield.

Rate each: Green = below fair value, Yellow = fairly valued, Red = overvalued. For any Red, what growth rate is priced in and is it realistic?

■ 9. Earnings Quality Screen

Revenue can be manipulated. Free cash flow is the hardest number to fake — it's the closest thing to truth in a financial statement.

✓ GREEN FLAG	ROIC >15%, FCF closely tracks net income, low accruals
✗ RED FLAG	FCF far below net income, declining ROIC, high accrual ratio

COPY-PASTE PROMPT FOR CLAUDE

Screen for earnings quality:

Stock 1: [Ticker]
Stock 2: [Ticker]
Stock 3: [Ticker]

Analyze: ROIC vs cost of capital, FCF/Net Income ratio (should be >80%), revenue quality (recurring vs one-time), Debt/EBITDA, interest coverage, accrual ratio.

Flag: FCF below earnings, ROIC <10%, Debt/EBITDA >3x, acquisition-driven growth. Rate each: HIGH / MEDIUM / LOW.

■ 10. Dividend Sustainability Check

A high yield is a feature until the company cuts it — then it's a trap. Sustainability matters more than yield.

✓ **GREEN FLAG** Payout <60%, growing dividends funded by growing FCF

✗ **RED FLAG** Payout >80%, yield inflated by ROC or covered calls

COPY-PASTE PROMPT FOR CLAUDE

Evaluate dividend sustainability:

1. [Ticker] - yield: ___%
2. [Ticker] - yield: ___%
3. [Ticker] - yield: ___%

Analyze: payout ratio (<75%?), FCF payout ratio, 5yr/10yr dividend growth, consecutive increase years, debt funding dividends.

Flag: payout >80%, FCF doesn't cover dividend, yield >5% with declining revenue. For ETFs: check expense ratio and if yield is inflated by covered calls or ROC.

See the full picture? Now build the plan.

These prompts show you where you stand. A Capital Transition System™ engagement shows you exactly what to do about it — tax strategy, investment plan, and cash flow system built as one integrated plan.

→ **Book a Free Strategy Call** ←

@alicecee_ · Alice Cheung, CPA