HANDOUT 2 | BUILD WITH AI

AI CFO Prompt Pack

These prompts help you turn rough numbers into a usable first draft.

- Startup cost organizer
- Monthly P&L prompt
- Cash flow forecast prompt
- Break-even calculator
- Pricing calculator and pricing challenge
- Monthly money meeting prompt

SESSION 03 | HANDOUT 2
AI CFO Prompt Pack
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VEC Session 3. AI CFO Prompt Pack

Copy-ready prompts for startup costs, P&L, cash flow, pricing, and monthly money meetings.

BLUF: AI can help you organize, calculate, explain, and challenge assumptions. It does not replace your responsibility to verify the numbers.

STEP 1. USE AI SAFELY

- Replace every bracketed item with your information.
- If you do not know a number, write Need input.
- Ask AI to explain anything you do not understand.
- Check every calculation before you make a decision.
- Save useful outputs in your business folder, Google Drive, or notebook.

Do not paste: Bank logins, passwords, Social Security numbers, full account numbers, tax documents, customer data, employee data, or contracts into public AI tools.

PROMPT 1. STARTUP COST ORGANIZER

```
I am starting a [TYPE] business in [LOCATION].
Here are my rough startup notes:
[PASTE NOTES]

Organize this into a startup cost worksheet.
Separate one-time startup costs from monthly operating costs.
Use categories such as registration, licenses, equipment, supplies, software, insurance, marketing, professional help, inventory, and reserve.
Mark anything that looks missing or unclear as "Need input."
Do not invent numbers.
End with the 5 questions I should answer before launching.
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PROMPT 2. SIMPLE MONTHLY P&L

```
Create a simple monthly Profit and Loss statement for a [TYPE] business in [LOCATION].
Use these monthly numbers:
Revenue: $[AMOUNT]
Direct costs: [LIST COSTS]
Operating expenses: [LIST EXPENSES]

Show the result as a table with revenue, direct costs, gross profit, operating expenses, net profit, gross margin, and net margin.
Then explain each line in plain English for a new business owner.
Identify the 3 numbers I should verify before I use this statement to make a decision.
Do not invent missing numbers. If a number is missing, mark it "Need input."
```

PROMPT 3. P&L REVIEW

```
Review this simple Profit and Loss statement like a CFO helping a new business owner:
[PASTE P&L]

Tell me:
1. What looks healthy?
2. What looks risky?
3. What numbers should I verify?
4. What expenses may be missing?
5. What decision should I consider this month?

Use plain English. Do not shame me. Help me think clearly.
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PROMPT 4. 12-MONTH CASH FLOW FORECAST

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I run a [TYPE] business in [LOCATION].
My starting business cash balance is $[AMOUNT].
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My expected monthly revenue is $[AMOUNT].
My fixed monthly expenses are $[AMOUNT].
My variable costs are about [PERCENT]% of revenue.
I expect one-time startup or growth costs of $[AMOUNT] in [MONTH].
Payment timing is [same month / 30 days later / 60 days later].

Create a 12-month cash flow forecast table.
Include starting cash, cash in, cash out, net cash flow, ending cash, and risk notes.
Highlight any month where ending cash drops below $[MINIMUM CASH TARGET].
Estimate my cash runway if the business performs exactly as forecast.
Estimate the monthly break-even revenue needed to cover fixed expenses and variable costs.
Do not invent missing numbers. If a number is missing, mark it "Need input."

PROMPT 5. PRICING CALCULATOR

Help me price my [SERVICE OR PRODUCT].
My direct costs are [LIST COSTS].
My estimated time to deliver is [HOURS].
My desired owner pay is $[AMOUNT] per hour or $[AMOUNT] per month.
My monthly overhead is $[AMOUNT].
The market rate in [LOCATION] ranges from $[LOW] to $[HIGH].
My monthly sales goal is [NUMBER] customers or units.

Calculate my break-even price.
Calculate how many sales I need each month to cover fixed costs.
Then recommend 3 pricing tiers: starter, standard, and premium.
For each tier, show price, what is included, estimated profit, and who it is best for.
Do not invent missing numbers. If a number is missing, mark it "Need input."

PROMPT 6. MONTHLY MONEY MEETING

Create a one-hour monthly money meeting checklist for my [TYPE] business.
Include records to gather, numbers to review, questions to ask, decisions to make, and follow-up actions.
Keep the checklist simple enough for a new business owner.
Include a short prayer prompt for wisdom and stewardship.

FOLLOW-UP QUESTIONS YOU CAN ALWAYS ASK

- What did you assume?
- What number should I verify first?
- What could be missing?
- Explain this in simpler language.
- Show the formula.
- What decision does this point to?
- What would make this business more financially healthy?

THIS WEEK'S AI PRACTICE PLAN

Day	Use This Prompt	Verify Before Acting
Day 1	Startup Cost Organizer	Costs, missing items, and launch minimum
Day 2	Simple Monthly P&L	Revenue, direct costs, expenses, and margins
Day 3	12-Month Cash Flow Forecast	Timing, low-cash months, and runway
Day 4	Pricing Calculator	Direct costs, owner pay, overhead, and sales goal
Day 5	Monthly Money Meeting	Top 1 to 3 actions for next month

Owner rule: AI can explain and organize. You still make the decision, verify the math, and protect sensitive information.

NUMBERS I NEED TO VERIFY

Number	Where I Will Find It	Who Can Help
Startup cost		
Monthly expenses		
Direct cost per sale		
Cash balance		
Break-even sales		