ERICFONDREN.COM

Personal Finance Agent

Your AI builds you a household budget, a review queue and a debt payoff plan, then helps you run it. By Eric Fondren

What it does

You tell your AI assistant about your money: what comes in, your bills, your debts and what you want to spend on. It builds you a private finance app and fills it with your answers. From then on the app answers four questions at any point in the month: how much you can safely spend until payday, where each part of your budget stands, what still needs sorting, and when you will be debt-free.

You pick the parts you want:

- **Budget.** Income and paydays, bills, and a monthly target for each spending category, grouped as everyday, nice-to-haves and other. It shows what you have spent, what is left, and what is safe to spend until your next payday. Each new month starts on its own from last month's targets.
- **Debt payoff.** Every debt with its balance, rate and minimum. It shows your debt-free date and a chart of what you owe over time. You can choose smallest balance first (snowball), highest rate first (avalanche) or your own order, and see all three side by side. Move a target on the budget and the date moves with it.
- **Review queue.** Each transaction gets a category. Stores you always use the same way get filed on their own after three charges. Everything else waits for a quick yes or a different pick, and any choice can be undone.
- **Savings goals.** Named goals with a target and a date, and how much to set aside this month to stay on track.
- **Bank connection and backups** (app on your computer only). Transactions arrive from your bank through Plaid, and the app makes an encrypted backup every night.

An example. Theo and Jess have two paychecks, rent, five other bills, a credit card with 4,200 owed at 22% and a car loan with 9,800 left at 7%. They can put 650 a month toward debt in total. Their AI asks about each of these, one question at a time, and builds the app.

Home shows 1,120 left in this month's everyday and nice-to-have budget, 380 of it safe to spend before Friday's payday. The debt plan, highest rate first, shows them debt-free in two years. When they lower their dining-out target by 100 and send that to debt, the date moves three months sooner and they pay about 240 less interest. Each Sunday they upload the week's card statement and sort the eight charges the app was unsure about. (All names and numbers in this example are made up.)

What you need

- **An AI assistant.** Claude or ChatGPT. You choose one of three ways to run it:
  - **A Claude artifact** or **a ChatGPT Site**: the app lives inside your AI's web app. Nothing to install. You type in transactions or upload statement files from your bank's website.
  - **An app on your own computer**: Claude Code or Codex builds it and starts it for you. Everything stays on your computer. This is the only way to connect your bank automatically and get nightly backups.
- **For the app on your computer:** a Mac, Windows or Linux computer that can run Claude Code or Codex. The assistant installs the free tools it needs and tells you before it does.
- **For the bank connection (optional):** a Plaid account. Plaid is the service many finance apps use to read bank data. You can test it with Plaid's practice banks for free. Using your real banks needs Plaid's production access. Plaid's plans, limits and prices change, so check their website before you sign up. The app this skill is based on used Plaid's free trial plan for new teams, which allowed 10 bank connections for good.
- **Your numbers.** Recent pay stubs or deposits, your bills, and a statement for each debt (balance, interest rate, minimum payment). Rough numbers are fine to start.

No accounts or fees come with the skill itself.

How to start

1. Download the skill zip from ericfondren.com.
2. Give it to your assistant and say: "Set up this skill using its README." It installs the skill and tells you how to start it.
3. Start it. In Claude Code, type `/personal-finance`. In Codex, mention `$personal-finance`. Anywhere else, say "Set up my personal finance app."

In Claude.ai, upload the zip in the Skills section of your settings, then start a chat and say the start phrase. **In ChatGPT,** attach the zip to a new chat and say "Use the personal-finance skill in this zip."

What to expect

The assistant asks one question at a time:

1. ChatGPT or Claude, and hosted or on your computer.
2. Which parts you want.
3. How transactions will get in: by hand, statement files, or (on your computer) your bank through Plaid.
4. Your income: who pays you, how much, and which days.
5. Your bills, then your spending categories (it offers a starter list) and a monthly target for each.
6. How much to hold back for savings each month.
7. Each debt: what you owe, the interest rate, the minimum and the due day. Then whether you want smallest balance first or highest rate first. It shows you both before you choose.
8. Any savings goals, with a target and a date.

Setup takes 20 to 40 minutes of your time, most of it gathering numbers. The build takes longer if you choose the app on your computer, and the assistant works on its own while you wait. Before it says it is done, it runs a list of checks, including a debt plan worked out by hand and a test of the month rolling over.

When it finishes, you have:

- **Home**: this month at a glance, from income down to the extra going toward debt, with your safe-to-spend amount and debt-free date at the top.
- **Spending**: each bill (paid, due, or not seen yet) and each category's target, spent and usual amount.
- **To review**: the transactions waiting for a category.
- **Debts**: the payoff chart, this month's payments, and a month-by-month schedule to the end.
- **Savings**, if you chose it.

On a hosted build, your assistant gives you the link. On your computer, start the skill the same way each time and the app opens in your browser.

Tips and limits

- **Ask it questions.** "How's the budget look?" gets a short answer: safe to spend, anything over target, your debt-free date, and how many charges wait for review. "What if I paid 200 more a month on the card?" shows the new date and the interest saved, without changing anything.

- **Sort a little, often.** The review queue learns from your choices. After a few weeks most charges file themselves.
- **Hosted builds: export after each session.** The Export button saves one file with all your data. It is your backup. Keep it somewhere safe.
- **On your computer: save the backup key.** The assistant asks you to copy it into your password manager. Without it, the backups cannot be opened.
- **Your data stays where you put it.** Hosted builds keep it in your Claude or ChatGPT account. The app on your computer keeps it on your computer, and only talks to Plaid if you connect a bank. Your bank keys stay in your computer's keychain, never in a file.
- **What it will not do.** It does not move money, pay bills or recommend loans, cards or investments. It shows your own numbers and what your choices change.
- **If it stalls,** say "Pick up where you left off." On your computer it reads its saved setup notes. In a chat, paste back the summary it gave you to save.