TUUMATA
ADVISORY

A FREE RESOURCE FOR AOTEAROA HOUSEHOLDS

20 free AI prompts to make your money go further

Practical prompts for groceries, bills and everyday family life. Copy one into the AI you already use, fill in the gaps, and go.

1. Start a new chat
Use the AI app you already have, on your phone or computer.

2. Copy a prompt
Replace anything in **[square brackets]** with your details.

3. Be specific
The more detail you give, the better the answer. Mention you're in New Zealand.

GROCERIES AND MEALS

1 Get your list in

COPY THIS INTO YOUR AI

Turn this into a tidy shopping list with quantities and pack sizes. Group it by supermarket aisle. Any brand is fine unless I say so. Here's my list: **[say, type or paste it]**

Tip: tap the microphone and just say your list, or share a photo of a paper list if your app takes photos.

2 Same list, better price

COPY THIS INTO YOUR AI

Compare my shopping list at **[Store A]** and **[Store B]** in **[your suburb or town]**. Here's my list: **[paste your list]**

Match the same products and pack sizes. If an item is vague, use the cheapest standard option and tell me what you chose. Show me the price at each store, the total for each, and which store is cheaper overall.

Then suggest cheaper swaps, like own brands or bigger packs that are cheaper per kg. Say where each price came from, mark anything that's a guide rather than my local store's price, and don't guess.

3 A week of meals, planned around your budget

COPY THIS INTO YOUR AI

Help me plan meals and a shopping list for my family. Ask me one question at a time about:
- who I'm feeding and their ages
- my budget and how many days
- which meals I need
- allergies and dietary needs
- fussy eaters and what they won't eat
- food I already have, and where I shop

Then give me a simple meal plan and one shopping list with quantities and rough costs. Use cheap staples, shared ingredients and leftovers. Flag anything that looks unusually expensive and suggest a cheaper alternative. If my budget won't stretch, tell me honestly and show me what to change and how my money can go further.

4 $40 left until payday

COPY THIS INTO YOUR AI

I have $**[amount]** for food until **[payday]**. We are **[number]** adults and **[number]** kids. Here's what's in our fridge, pantry and freezer: **[add photos or list it]**

Help me get through to payday. Use what we already have first. Suggest cheap, filling meals. Give me the shortest shopping list to fill the gaps. Tell me what can wait until next week, and point out anything on my list that is poor value.

5 Keep your receipts, keep finding savings

COPY THIS INTO YOUR AI

Here are my grocery receipts from the last few weeks: **[add photos or paste them in]**

Make a table of each item, the store, the pack size, the price and the date. What has gone up? Where could I swap or shop differently next time? Don't guess any missing prices. At the end, give me the table so I can paste it back in next week.

6 What's for tea tonight?

COPY THIS INTO YOUR AI

It's **[time]** and I need to feed **[number]** people tonight. Here's what I have: **[add a photo of your fridge and pantry, or list it]**

Give me three meal ideas I can make with what's here, plus one cheap extra item if it would make a big difference. Keep it under **[30]** minutes and easy for a tired cook. List the steps simply.

7 School lunches for the week

COPY THIS INTO YOUR AI

Help me plan school lunches for **[number]** kids aged **[ages]** for 5 days in New Zealand on a budget of $**[amount]**. They like **[foods]** and won't eat **[foods]**. Suggest cheap lunchbox ideas that don't go soggy, a shopping list with quantities, and which things I can make ahead on the weekend. Make sure everything in the plan is on the shopping list, and mark prices as estimates.

8 Cook once, eat twice

COPY THIS INTO YOUR AI

Plan a batch-cooking session in New Zealand for my family of **[number]** using a budget of $**[amount]**. I have **[slow cooker, oven, large pot, freezer space]**. Give me 3 or 4 big, cheap meals I can cook in one afternoon, how to portion and freeze them, and how long each keeps. Include one shopping list.

9 Use it up, don't throw it out

COPY THIS INTO YOUR AI

I have these leftovers and foods that need using soon: **[list them or add a photo]**

Suggest meals that use them up in the next two days. Tell me what can be frozen now to save it for later, how to store things so they last longer, and how long each thing is safe to keep.

10 Are the specials actually special?

COPY THIS INTO YOUR AI

Here's this week's supermarket mailer or specials page: **[add a photo or screenshot]**
And here's my usual shopping list, with what I normally pay if I know it: **[paste your list]**

Which specials are good value for what I actually buy? Which ones look like a deal but aren't, once you compare the price per kg or per litre? Don't suggest things I don't need.

HOUSEHOLD BILLS

11 Make sense of my power bill

COPY THIS INTO YOUR AI

Here's my power bill: **[add a photo, with your account number covered]**

Explain it in plain English: what I'm paying for, how much power we use, and whether anything looks unusual. Suggest simple ways to use less power at home, and give me a list of questions to ask my power company about whether I'm on the best plan for my household. If you're not sure about a rule or plan type, say so instead of guessing.

12 Check my phone and internet plans

COPY THIS INTO YOUR AI

Here's what we pay for phone and internet: **[provider, plan names, monthly costs and roughly how much data we use]**

Tell me if we might be paying for more than we need. Suggest what kind of plan would suit how we actually use it, and what to ask my provider. Don't recommend a specific deal unless you can say where the information came from.

13 Find the subscriptions i've forgotten

COPY THIS INTO YOUR AI

Here's a list of regular payments from my bank statement: **[paste the names and amounts only, no account numbers]**

Group them into needs, nice-to-haves and things I might have forgotten about. Add up how much each group costs per month and per year. Suggest which ones I could pause or cancel first.

14 A simple weekly budget

COPY THIS INTO YOUR AI

Help me build a simple weekly budget. Ask me one question at a time about my income, how often I'm paid, and my regular costs like rent, power, food, transport and debts. Then show me a clear weekly plan, how much is left over or short, and two or three practical changes that would make the biggest difference.

15 Get ready for a big cost

COPY THIS INTO YOUR AI

I have a big cost coming up: **[school uniforms, a birthday, Christmas, car WOF, school trip]** on **[date]**, and I think it will cost about $**[amount]**.

Help me plan for it. Show me how much to put aside each week from now, and suggest ways to bring the cost down, like second-hand options, cheaper alternatives or spreading it out.

PAPERWORK AND TRICKY CONVERSATIONS

16 Explain this letter

COPY THIS INTO YOUR AI

Here's a letter or bill I've received: **[add a photo or paste the text, with personal details covered]**

Explain in plain English what it means, whether I need to do anything, and by when. If there's a deadline or a cost, make it clear. Tell me who I should contact if I'm unsure.

17 Ask for more time to pay

COPY THIS INTO YOUR AI

Help me write a short, polite message to **[company]** asking for more time to pay or a payment plan. I owe $**[amount]**, I can afford $**[amount]** each **[week or fortnight]**, and the reason is **[short reason]**. Keep it calm and clear, don't make it sound desperate, and ask them to confirm the plan in writing.

18 What support could i be eligible for?

COPY THIS INTO YOUR AI

Help me understand what support might be available to my household in New Zealand. Ask me one question at a time about my situation, then list the types of support I could look into, where to check eligibility officially, and what questions to ask. Don't tell me I definitely qualify. Point me to the official source for each one.

FAMILY LIFE

19 A birthday on a budget

COPY THIS INTO YOUR AI

Help me plan a birthday in New Zealand for my **[age]**-year-old on a budget of $**[amount]**. They're into **[interests]**. Suggest a simple party or outing, cheap food ideas, a homemade or low-cost present, and a short shopping list.

20 Cheap and free things to do

COPY THIS INTO YOUR AI

Suggest cheap and free things my family can do in **[your town or area]** over the **[weekend or school holidays]**. We have **[number]** kids aged **[ages]** and **[car or no car]**. Include rainy-day ideas at home. Tell me which ideas you're less sure about so I can check they're still running.

Good to know about AI

- **Small changes add up.** A few cheaper swaps each week can make a real difference over a month.
- **Less stress at teatime.** A plan for the week means fewer nightly decisions and fewer extra trips to the shop.
- **AI can get things wrong.** Check prices, pack sizes and specials in store or in the supermarket app before you buy.
- **Prices are a guide.** Prices change by store and by week. Treat any price AI gives you as an estimate unless it says where it came from.
- **Keep personal details private.** Cover account numbers, card numbers and passwords before you share a photo or document.
- **You're in charge.** AI helps you think. You know your whānau best.

Why we made this. Tuumata has been exploring how AI can help communities make limited budgets go further. These prompts are free. Pass them on to someone who could use them.

General information only, not financial or dietary advice. Tuumata Advisory is independent and is not affiliated with any AI company, supermarket or service provider. Results vary between AI apps and over time.