

Your Possible Home

Building Meaningful, Enduring Family Bonds in the Age of AI


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AI Prompt Pack: Money, Work, and College Decisions

Purpose

The decisions a teenager makes between sixteen and twenty shape a surprising amount of the life they end up with. Where to work, whether to go to college and which one, how to think about debt, what to spend money on and what to save, when to say yes to an opportunity and when to wait. Most parents do not have a perfect answer for every one of these questions, and most teenagers do not have the experience yet to think through them on their own. AI is genuinely useful here, not as the place where decisions get made but as the place where thinking gets organized. A good prompt does not hand your teenager an answer. It helps them slow down, see the trade-offs, and ask the questions they would not have thought to ask. Used this way, AI becomes a quiet ally in raising a young adult who knows how to think rather than one who needs to be told.

How to use this pack

The prompts below are written in plain language and meant to be copied straight into whichever AI tool your family uses. There is no setup required and no special phrasing to memorize. Each prompt invites a conversation rather than a final answer, which is the part that matters most. Sit down with your teenager when you use these. Read the AI's response together. Push back on it together when something feels off. The point is not to outsource the decision but to give the two of you a third voice in the room, one that will lay out options without an agenda and ask questions neither of you might have thought to ask.

Prompts for college decisions

Help me compare these college options based on cost, flexibility, and long-term outcomes. Here are the schools I am considering, the programs I am interested in, and what I think I want to do after graduation. Walk me through the trade-offs honestly, including what each path would cost over four years and what the typical outcomes look like for graduates of those programs.

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This is the prompt that opens the real conversation. It moves the discussion away from prestige and brand names and toward the things that actually shape a young person's life after they walk across the stage.

I am trying to decide whether to go to college, take a gap year, attend a trade school, or pursue something else entirely. Help me think through what each path tends to look like at one year, five years, and ten years out. I want to understand the realistic outcomes for someone like me, not just the best-case version.

A good one for the teenager who is not sure college is the right next step and needs space to consider the alternatives without feeling like they are letting anyone down.

Help me build a list of questions to ask when I visit a college. I want to understand what daily life is actually like there, what the campus culture is, how supportive the faculty are, and what graduates say a year or two after they leave.

The campus visit gets a lot more useful when a teenager arrives with real questions instead of the ones the admissions office has already prepared answers for.

Walk me through the financial aid offers I have received. Help me understand which parts are grants, which are loans, which renew automatically, and which require me to maintain certain conditions. Then help me compare the net cost across all of them.

Financial aid letters are written in language that is hard to parse on purpose. This prompt does the translation work and lets a family see what they are actually being offered.

Prompts for work and earning

What questions should a teenager ask before taking a part-time job during the school year? I want to think through the trade-offs around time, energy, schoolwork, and what I actually learn from the job itself.

A useful one for the moment a teenager is excited about a job offer and has not yet thought about what they will be giving up to take it. The prompt slows the conversation down without killing the enthusiasm.

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Help me think through whether this specific job is worth it. The pay is X, the hours are Y, the commute is Z, and I would be working with these kinds of people doing this kind of work. What am I likely to learn from it, and what is it likely to cost me beyond the obvious?

This prompt is for the second conversation, after the offer is real and the trade-offs need to be looked at honestly.

I am thinking about starting a small business or side project as a teenager. Help me think through what I would need to set up, what I should know about taxes and basic recordkeeping, and what mistakes new young entrepreneurs tend to make.

A good one for the teenager with an idea and the kind of energy that needs somewhere to go. The prompt treats them like a real person starting a real thing.

Help me prepare for a job interview. The role is X and the company does Y. Ask me practice questions a manager in that field would actually ask, and give me feedback on how my answers come across.

Interview practice with AI is one of the more useful applications for a teenager. It gives them a chance to hear themselves answer hard questions before the moment counts.

Prompts for money and big purchases

Help us evaluate whether this purchase supports long-term independence or short-term convenience. Here is what we are considering buying, what it costs, and what we would use it for. Lay out the case for both, and help us see which direction this particular purchase moves us.

This is the prompt that makes the financial boundaries document come alive. It gives a family a neutral third voice to think through the requests that fall in the gray zone.

I am a teenager trying to learn how to manage my money. Help me build a simple monthly budget based on what I earn, what my parents cover, and what I am responsible for. Make it something I can actually keep up with rather than a system that will fall apart in two weeks.

A good starting point for the first real conversation about budgeting, before the patterns get set.

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Help me understand what taking out a loan actually means over time. Use real numbers. Show me what a five-thousand-dollar loan looks like at different interest rates over different repayment periods, and help me see the difference between borrowing for something that grows in value and borrowing for something that does not.

This prompt teaches a young person to see debt the way an experienced adult sees it, which is something most teenagers do not learn until after they have made a few expensive mistakes.

Walk me through what I should know before signing up for my first credit card. What questions should I ask, what should I look for in the terms, and what habits should I build from the first month so I do not end up in trouble?

Credit cards are one of the moments where a small amount of preparation prevents years of repair. This prompt makes that preparation easy.

Prompts for the bigger life questions

Help me think through what kind of life I want to build over the next ten years. I do not need a five-year plan. I want to understand what matters to me, what kind of work would feel meaningful, what kind of relationships I want to invest in, and what trade-offs I am willing to make.

This is the prompt for the long conversation, the one that does not get answered in a single sitting. It is meant to be returned to over months as a young person figures out who they are becoming.

I am facing a decision that feels too big to think through clearly. Here is what is in front of me. Help me name what I am actually choosing between, what my real options are, who is affected, and what I would regret most if I chose wrong in either direction.

This prompt is useful at the moments when a teenager is overwhelmed and the noise in their head is louder than their judgment. It does not solve the decision. It gives them a way to see it.

Help me write down what I value, what I am good at, and what I want to learn more about. Ask me questions that help me see myself more clearly. I want to use this list as a reference when I am trying to make decisions about school, work, and how I spend my time.

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A good one for a young person at a transition point who needs help articulating what they already know about themselves.

A note for parents

The most useful thing a parent can do with this prompt pack is sit down with their teenager and use it together the first time. Read the AI's response out loud. Disagree with it where you disagree. Add the questions the AI did not think to ask. The teenager learns more from watching you engage critically with the tool than from any conversation about how to use it. They see that AI is something a thoughtful adult uses to think better, not something a thoughtful adult outsources their thinking to. That difference matters, and it is one of the most valuable lessons you can hand a young person stepping into the world.