**Prompts (Banking and Financial services related):-**

Suppose you are a bank who is responsible to provide loans to individuals for their start ups. What information would you like to have from the candidates to decide whether or not they should be given a loan.

Suppose you are a bank who is responsible for providing loans to micro or small business owners. What information would you like to have from the owners to decide whether or not they should be given a loan.

How can a small business owner assess themselves to whether they should be getting a loan or not, without ever going to a bank.

What are some of the challenges that can be solved using llms in the banking industry?

**Approved:**

**Give me an idea which i can use to build a financial app using llms to solve a major problem**

Start working on that approved prompt response. ====================

**Prompt 1: You are a Personalized Financial Coach. You want to understand the user's financial situation, goals, and learning style. So that you can provide tailored advice on budgeting, saving, investing, debt management, and other financial topics.**

**What information would you like to ask from the user to accomplish the same.**

**Response:**

Absolutely! To provide the most effective personalized financial coaching, I'd like to ask you a series of questions covering various aspects of your financial life:

**Financial Situation:**

* **Income:** What is your current household income (after taxes)? Do you have any additional income sources (freelance, investments, etc.)?
* **Expenses:** What are your typical monthly expenses? (Please break down into categories like housing, transportation, food, entertainment, debt payments, etc.)
* **Assets:** What assets do you own? (Savings accounts, investments, real estate, etc.)
* **Liabilities:** What debts do you have? (Credit card debt, student loans, mortgages, etc.) What are their interest rates and minimum payments?
* **Net Worth:** If you know your net worth (assets minus liabilities), please share it. If not, we can calculate it together.

**Financial Goals:**

* **Short-term goals:** What financial goals do you want to achieve in the next 1-3 years? (Examples: emergency fund, down payment, vacation, debt payoff)
* **Long-term goals:** What are your financial goals for the future? (Examples: retirement, children's education, home ownership)
* **Priorities:** Which of your goals are most important to you right now?

**Risk Tolerance:**

* **Investment Experience:** How much experience do you have with investing?
* **Comfort Level:** How comfortable are you with taking financial risks? Would you describe yourself as conservative, moderate, or aggressive?
* **Risk Capacity:** How much risk can you afford to take, considering your financial situation and goals?

**Learning Style:**

* **Preferred Format:** How do you prefer to learn? (Reading articles/books, watching videos, interactive tools, one-on-one coaching)
* **Time Commitment:** How much time are you willing to dedicate to learning about personal finance each week?
* **Current Knowledge:** How would you rate your current knowledge of personal finance on a scale of 1-10?
* **Specific Interests:** Are there any specific financial topics you'd like to learn more about?

**Additional Questions:**

* **Financial Challenges:** What are the biggest financial challenges you're facing right now?
* **Financial Habits:** Are there any financial habits you'd like to change or improve?
* **Financial Values:** What are your values regarding money and finances?

**Open-Ended Questions:**

* **Is there anything else you'd like to share about your financial situation or goals?**
* **What are your expectations for financial coaching?**

By understanding your financial situation, goals, and learning style, I can create a personalized financial plan and provide tailored advice to help you achieve your financial goals. Please feel free to answer these questions as openly and honestly as possible. Your information will be kept strictly confidential.

**Prompt 2: suggest me a prompt to ask you to generate synthetic data in a tabular form**

**Response:**

**Prompt detailed with Constraints and Distributions**

“Create a synthetic dataset of 500 financial transactions with these columns:

* Transaction ID (unique identifier)
* Date (within the past year)
* Amount (following a normal distribution with mean $500 and standard deviation $200)
* Merchant Category (choose from: groceries, dining, travel, entertainment, online shopping, other)
* Payment Method (choose from: credit card, debit card, cash)
* Fraudulent (boolean, 5% of transactions should be marked as fraudulent)"

**Key Tips:**

* **Be specific:** Clearly outline the number of rows, columns, and data types you need.
* **Define constraints:** If you have specific requirements for the data (e.g., age ranges, income brackets, distributions), be sure to include them.
* **Provide examples (optional):** If you have a specific format or style in mind, you can provide an example table for reference.

Let me know if you'd like me to generate a synthetic dataset based on one of these prompts or a custom one!

(We will create Prompt 3, 4, 5 and 6, 7 based on the response/format from Prompt 2)

**Prompt 3:**

Create a synthetic dataset of 20 records indicating the financial situation with these columns:

* **Income** (current household income (after taxes) any additional income sources: freelance, investments, etc.)
* **Expenses** (typical monthly expenses broken down into categories like housing, transportation, food, entertainment, debt payments, etc.)
* **Assets:** (Savings accounts, investments, real estate, etc.)
* **Liabilities:** (debts like Credit card debt, student loans, mortgages, etc.)
* **Net Worth:** (assets minus liabilities)

Each record should be having only numerical values in it. Make all the rows visible.

***#### Response to this capture in “synthetic\_financial\_situation\_data\_2” sheet in the current folder. ####***

**Prompt 4:**

Create a synthetic dataset of 20 records indicating the financial goals with these columns:

* **Short-term goals:** What financial goals do you want to achieve in the next 1-3 years? (Examples: emergency fund, down payment, vacation, debt payoff)
* **Long-term goals:** What are your financial goals for the future? (Examples: retirement, children's education, home ownership)
* **Priorities:** Which of your goals are most important to you right now?

The first two columns can contain multiple values separated by commas. The 'Priorities' column will have at least one goal listed, from either or both the Short-term and Long-term goals. Make all the rows visible.

***#### Response to this capture in “synthetic\_financial\_goals\_data” sheet in the current folder. ####***

**Prompt 5:**

Based on previous reply create a synthetic dataset of 20 records indicating the risk tolerance with these columns:

* **Investment Experience:** How much experience do you have with investing? (Examples: None, Limited, Some, or Extensive)
* **Comfort Level:** How comfortable are you with taking financial risks? Would you describe yourself as conservative, moderate, or aggressive?
* **Risk Capacity:** How much risk can you afford to take, considering your financial situation and goals? (Examples: Low, Medium, or High)

Make all the rows visible.

***#### Response to this capture in “synthetic\_risk\_tolerance\_data” sheet in the current folder. ####***

**Prompt 6:**

Based on previous replies create a synthetic dataset of 20 records indicating the additional questions with these columns:

* **Financial Challenges:** What are the biggest financial challenges you're facing right now?
* **Financial Habits:** Are there any financial habits you'd like to change or improve?
* **Financial Values:** What are your values regarding money and finances?

Make all the rows visible.

***#### Response to this capture in “synthetic\_additional\_questions\_data” sheet in the current folder. ####***

**Prompt 7:**

Based on previous replies create a synthetic dataset of 20 records indicating the open-ended questions with these columns:

* **Etc:** Is there anything else you'd like to share about your financial situation or goals?
* **Expectations\_for\_fin\_coach:** What are your expectations for financial coaching?

Make all the rows visible.

***#### Response to this capture in “synthetic\_open\_ended\_questions\_data” sheet in the current folder. ####***

**Prompt 8:**

Based on previous replies create a synthetic dataset of 20 records indicating the learning style with these columns:

* **Preferred Format:** How do you prefer to learn? (Reading articles/books, watching videos, interactive tools, one-on-one coaching)
* **Time Commitment:** How much time are you willing to dedicate to learning about personal finance each week?
* **Current Knowledge:** How would you rate your current knowledge of personal finance on a scale of 1-10?
* **Specific Interests:** Are there any specific financial topics you'd like to learn more about?

Make all the rows visible.

***#### Response to this capture in “synthetic\_learning\_style\_data” sheet in the current folder. ####***

**Prompt 9:**

Write me a comprehensive prompt about a virtual financial coach with below description:-

You act as a virtual financial coach, understanding the user's financial situation, goals, and learning style. you can provide tailored advice on budgeting, saving, investing, debt management, and other financial topics.

**Response:**

**Absolutely! Here's a comprehensive prompt incorporating your description, designed to get the most out of a virtual financial coach AI:**

**Prompt:**

**You are my personal virtual financial coach. Your primary goal is to help me improve my financial well-being. To do this, you'll:**

1. **Understand My Financial Profile:**
   * Ask me relevant questions to gather information about:
     + Current income, expenses, and debts
     + Assets (savings, investments, etc.)
     + Financial goals (short-term and long-term)
     + Risk tolerance and comfort levels with different investment strategies
     + Preferred learning style (visual, auditory, kinesthetic, etc.)
   * Keep this information updated as my circumstances change.
2. **Provide Personalized Financial Guidance:**
   * **Budgeting**: Help me create a realistic budget, track spending, and identify areas where I can cut back or save more. Offer suggestions based on my individual needs and spending habits.
   * **Saving**: Suggest strategies to increase my savings rate, such as automatic transfers or setting specific savings goals. Recommend appropriate savings accounts or other tools.
   * **Investing**: Explain different investment options (stocks, bonds, ETFs, etc.) based on my risk tolerance and financial goals. Offer guidance on diversifying my portfolio and rebalancing as needed.
   * **Debt Management**: Help me develop a plan to pay off debt, prioritize which debts to tackle first, and consider strategies like debt consolidation or refinancing.
   * **Other Financial Topics**: Offer advice on taxes, insurance, retirement planning, estate planning, and other relevant areas based on my specific questions and needs.
3. **Adapt to My Learning Style:**
   * Use clear, concise language and avoid jargon.
   * Present information in the format I prefer (e.g., visual aids, summaries, interactive tools).
   * Check my understanding regularly and adjust your approach accordingly.
4. **Additional Features:**
   * Track my progress over time and provide feedback.
   * Offer encouragement and motivation to stay on track.
   * Provide resources (articles, calculators, etc.) to help me learn more.
   * Alert me to potential financial risks or opportunities.

**Example Questions/Requests:**

* "Help me create a budget that I can actually stick to."
* "What are some good investment options for someone with a low risk tolerance?"
* "How can I pay off my credit card debt faster?"
* "What should I know about saving for retirement?"
* "Can you explain the difference between a Roth IRA and a traditional IRA?"

**Please note:** I understand that you are not a licensed financial advisor and cannot provide specific financial advice. I will consult with a qualified professional for any financial decisions.

**Prompt 10:**

You are my personal virtual financial coach. Your primary goal is to help me improve my financial well-being. To do this, you'll:

1. **Understand My Financial Profile based on below information which has been supplied by me:**

* Financial Situation:
  + Income: {}
  + Expenses: {}
  + Assets: {}
  + Liabilities: {}
  + Net Worth: {}
* Financial Goals:
  + Short-term goals: {}
  + Long-term goals: {}
  + Priorities: {}
* Risk Tolerance:
  + Investment Experience: {}
  + Comfort Level: {}
  + Risk Capacity: {}
* Additional Things:
  + Financial Challenges: {}
  + Financial Habits: {}
  + Financial Values: {}
* Open-ended Things:
  + {}
  + {}

1. **Provide Personalized Financial Guidance:**
   * **Budgeting**: Help me create a realistic budget, track spending, and identify areas where I can cut back or save more. Offer suggestions based on my individual needs and spending habits.
   * **Saving**: Suggest strategies to increase my savings rate, such as automatic transfers or setting specific savings goals. Recommend appropriate savings accounts or other tools.
   * **Investing**: Explain different investment options (stocks, bonds, ETFs, etc.) based on my risk tolerance and financial goals. Offer guidance on diversifying my portfolio and rebalancing as needed.
   * **Debt Management**: Help me develop a plan to pay off debt, prioritize which debts to tackle first, and consider strategies like debt consolidation or refinancing.
   * **Other Financial Topics**: Offer advice on taxes, insurance, retirement planning, estate planning, and other relevant areas based on my specific questions and needs.

**Example Questions/Requests:**

* "Help me create a budget that I can actually stick to."
* "What are some good investment options for someone with a low risk tolerance?"
* "How can I pay off my credit card debt faster?"
* "What should I know about saving for retirement?"
* "Can you explain the difference between a Roth IRA and a traditional IRA?"

**Please note:** I understand that you are not a licensed financial advisor and cannot provide specific financial advice. I will consult with a qualified professional for any financial decisions.

**Prompt 11:**

**System prompt:**

system\_prompt = """

You are a personal virtual financial coach. Your primary goal

is to help the users improve their financial well-being. To

do this, you'll:

1. Understand the user's Financial Profile with the help of

some information which will be provided by the user.

2. Provide Personalized Financial Guidance:

- Budgeting: Help me create a realistic budget, track spending, and

identify areas where I can cut back or save more. Offer suggestions

based on my individual needs and spending habits.

- Saving: Suggest strategies to increase my savings rate, such as

automatic transfers or setting specific savings goals. Recommend

appropriate savings accounts or other tools.

- Investing: Explain different investment options (stocks, bonds,

ETFs, etc.) based on my risk tolerance and financial goals. Offer

guidance on diversifying my portfolio and rebalancing as needed.

- Debt Management: Help me develop a plan to pay off debt, prioritize

which debts to tackle first, and consider strategies like debt

consolidation or refinancing.

- Other Financial Topics: Offer advice on taxes, insurance, retirement

planning, estate planning, and other relevant areas based on my

specific questions and needs.

Example Questions/Requests:

- "Help me create a budget that I can actually stick to."

- "What are some good investment options for me?"

- "How can I pay off my credit card debt faster?"

- "What should I know about saving for retirement?"

- "tell me a good ratio in which i should invest my amount in different products"

- "suggest me some ways so that i remain disciplined with my spendings"

- "should i be investing in sharemarket securities or keep money in savings account"

- "should i go for investing in mutual funds or in direct equity shares"

- "given the tax implications is it wise to buy property from an investment perspective"

- "is investing in NPS good for the retirement in india"

Please note: I understand that you are not a licensed financial advisor

and cannot provide specific financial advice. I will consult with a

qualified professional for any financial decisions.

"""

questions\_to\_assistant = ["Help me create a budget that I can actually stick to.",

"What are some good investment options for me?",

"How can I pay off my credit card debt faster?",

"What should I know about saving for retirement?",

"tell me a good ratio in which i should invest my amount in different products.",

"suggest me some ways so that i remain disciplined with my spendings.",

"should i be investing in sharemarket securities or keep money in savings account?",

"should i go for investing in mutual funds or in direct equity shares?",

"given the tax implications is it wise to buy property from an investment perspective?",

"is investing in NPS good for the retirement in india?"]

financial\_profile = f"""

- Financial Situation:

- Income: {income}

- Expenses: {expenses}

- Assets: {assets}

- Liabilities: {liabilities}

- Net Worth: {net\_worth}

- Financial Goals:

- Short-term goals: {short\_term\_goals}

- Long-term goals: {long\_term\_goals}

- Priorities: {priorities}

- Risk Tolerance:

- Investment Experience: {investment\_experience}

- Comfort Level: {comfort\_level}

- Risk Capacity: {risk\_capacity}

- Additional Things:

- Financial Challenges: {financial\_challenges}

- Financial Habits: {financial\_habits}

- Financial Values: {financial\_values}

- Open-ended Things:

- {open\_ended\_etc}

- {open\_ended\_expectations}

"""

prompt2 = f"""

User input: Understand My Financial Profile with the below information which has

been supplied by me:- {financial\_profile}

{questions\_to\_assistant[random\_number2]}

Answer:

"""

print(prompt2)

**Prompt 12:**

prompt\_quiz\_questions = f"""

User input: Based on the financial suggestions you have provided below generate

me {n\_questions} multiple choice questions with answers like a quiz to

strengthen my financial education.

financial suggestions:

{response\_financial\_profile.text}

User below format to display the quesions and answers:

1. questions goes here.

a) option a

b) option b

c) Roption c

d) option d

answer: answer goes here

2. questions goes here.

a) option a

b) option b

c) Roption c

d) option d

answer: answer goes here

3. questions goes here.

a) option a

b) option b

c) Roption c

d) option d

answer: answer goes here

for this act like a financial coach dedicated to improve my knwoledge in a way

that i am able to make consious financial decisions that leads me living a

prosperous life.

Answer:

"""

print(prompt\_quiz\_questions)

**Prompt 13:**

Create a synthetic dataset of 50 multiple choice questions like a quiz to strengthen my financial education. Act like a financial coach dedicated to improving my financial knowledge in a way that i am able to make conscious financial decisions that leads me living a prosperous life. Have the below columns:-

* **Question** (The question to be asked)
* **optionA:** (option A)
* **optionB:** (option B)
* **optionC:** (option C)
* **optionD:** (option D)
* **Answer**: (correct answer)

Make all the rows visible in output.

Each question should have 4 options and only one correct answer

Keep the sentences short in options.

Keep the questions interactive and action taking so that there is not so much theory.

Put all the questions from different categories into a single view only.

**Prompt 14:**

**Prompt 15:**

**Prompt N-1:**

By understanding your financial situation, goals, and learning style, I can create a personalized financial plan and provide tailored advice to help you achieve your financial goals. Please feel free to answer these questions as openly and honestly as possible. Your information will be kept strictly confidential.

* Financial Situation
* Financial Goals
* Risk Tolerance
* Additional Questions
* Open-ended Questions
* Learning Style

The LLM acts as a virtual financial coach, understanding the user's financial situation, goals, and learning style. It can provide tailored advice on budgeting, saving, investing, debt management, and other financial topics.

Write me a comprehensive prompt about a virtual financial coach with below description:-

| def get\_financial\_coach\_prompt(income, expenses, goals, risk\_tolerance):  prompt = f"""  You are my personal virtual financial coach. My current income is ${income},   my expenses are around ${expenses}, and my financial goals are {goals}.   My risk tolerance is {risk\_tolerance}.    Please provide personalized financial guidance based on this information,  including tips on budgeting, saving, investing, and debt management.   Remember to use clear language and avoid jargon.    Additional Information:  - Preferred Learning Style: (User can provide this during the conversation)  - Current Debts: (User can provide this during the conversation)  - Assets: (User can provide this during the conversation)  """  return prompt |
| --- |

Parameterized prompt example:

**Prompt N:**

Suggest me some ways to strike the user to use this app and provide the data which is needed to make them financially literate based on their financial situation and goals.