Vanguard Scholar

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FR-27 · Future Ready · AI Move of the Day

First Salary Money Split

Got your first salary? Here's how not to blow it. Today you use a pretend salary to learn the three basic money buckets: needs, savings, and fun.

Start the split **Build my prompt**

YOUR CURRENT LEVEL

0 XP

Level 1: Money Rookie

- Choose pretend salary
- Ask AI for a split
- Understand the buckets
- Check if it feels real
- Write one money rule
- Save the starter plan

Before you start

This is general financial literacy, not personalised financial advice. Use a pretend salary number. Do not enter your real family income, bank details, UPI ID, card number, address, or any private information.

The aim is simple: money becomes easier when you give it jobs before it disappears.

1

Pick a pretend first salary

Use a fake monthly amount. This is practice, not a real financial plan.

Choose any pretend monthly salary in rupees. For example: ₹20,000, ₹30,000, ₹50,000, or ₹75,000. The number is just a practice tool.

Pretend first salary per month

30000

My class

Class 9

THOUGHT BULB

A salary is not “free money.” It has jobs: pay for basics, protect future-you, and leave some space for joy.

- [ ] I chose a pretend salary number and avoided private details.

2

Ask AI for a sensible split

Open ChatGPT, Claude, or Gemini. Paste the prompt below.

This prompt asks for beginner-friendly categories, not investment tips or product recommendations.

YOUR FILLED PROMPT

Pretend my first salary is ₹30,000 a month. Help me split it sensibly - needs, savings, fun - and explain each in simple terms for a beginner.

COPY-PASTE PROMPT

```
Pretend my first salary is [amount] a month. Help me split it sensibly - needs, savings, fun - and explain each in simple terms for a beginner.
```

Copy my filled prompt

CAUTION BOARD

Do not ask AI where to invest your real money. Do not share real account details. Today is only a beginner money-split exercise using pretend numbers.

- [ ] I used the prompt to get a beginner salary split.

3

Understand the three buckets

Needs, savings, fun. Simple names. Powerful habit.

Example split shown: 50% needs, 30% savings, 20% fun. Your AI output may suggest a different split.

Needs

Savings

Fun

₹15,000

Rent contribution, food, transport, phone, basics. The boring but important stuff.

Example: 50%

₹9,000

Future-you money: emergency fund, goals, learning, and bigger plans.

Example: 30%

₹6,000

Food out, movies, hobbies, gifts, treats. Enjoyment with a limit.

Example: 20%

THOUGHT BULB

Fun is not the enemy. Unplanned fun is the trap. A fun bucket lets you enjoy money without eating into rent, savings, or goals.

- [ ] I understand needs, savings, and fun as three different money jobs.

4

Check if the split feels realistic

AI gives a starting split. You still need to test whether it makes sense.

Bucket	What to check	Beginner question
Needs	Are basic monthly costs covered?	Would this be enough for transport, food, phone, and other basics?
Savings	Is future-you getting paid first?	Can I save something before spending on fun?
Fun	Is enjoyment planned without taking over?	Would this amount stop me from overspending?

OPTIONAL REALITY-CHECK PROMPT

```
Here is the salary split AI suggested:

[paste split]

Question: Is this beginner-friendly? Point out what may be unrealistic and suggest a simpler version. Do not recommend specific investment products.
```

Copy reality-check prompt

- [ ] I checked whether the split makes sense instead of accepting it blindly.

5

Write one money rule you will actually keep

A simple rule beats a complicated plan you forget by next week.

Pick one rule that sounds realistic for future-you. It should be short enough to remember.

Rule idea 1
Save something first, even if the amount is small.

Rule idea 2
Do not spend from savings for random fun.

Rule idea 3
Wait 24 hours before buying something expensive.

Rule idea 4
Track money once a week, not every five minutes.

My one money rule

Example: When I get paid, I will save first and spend from what remains.

WIN CONDITION

You win when your rule is boring, clear, and possible. Fancy money rules usually fail. Simple ones survive.

- [ ] I wrote one money rule I could actually keep.

6 Optional: make your AI Move card

A small reminder of the money move you just learned.

CARD COPY

Title: AI Move of the Day

Move: Use AI to plan your first salary using pretend numbers.

Prompt: “Pretend my first salary is [amount] a month. Help me split it sensibly — needs, savings, fun — and explain each in simple terms for a beginner.”

Closer: Write down one money rule you will actually keep.

- [ ] I made, sketched, or saved the AI Move card.

Final 5-minute move

Look at your pretend split. Then write one rule you would keep when your real first salary arrives. That rule matters more than the exact percentages today.

- [ ] I used pretend numbers only.
- [ ] I did not share private financial information.
- [ ] I understand this is learning, not personalised financial advice.

NOTEBOOK LINE

Write this down: **“My first salary rule will be: ___________.”**

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