

ChatGPT for a Better Life

101 Ways AI Can Save You Time, Money, and Stress at Home, at
Work, and Everywhere In Between

May 2026 Edition

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About the Author

Manoj Palwe is a Regulated Canadian Immigration Consultant (RCIC R422575), CAPIC Fellow (R11592), and MIA Examination Qualified. As President of Taurus Infotek operating under the Dreamvisas brand — with offices in Ajax, Ontario and Pune — he has spent 25+ years guiding families through the world's most complex immigration systems.

In that time, Manoj has assisted more than 10,000 families immigrating to Canada, Australia, Germany, the UK, New Zealand, and other destinations. His YouTube channel has grown to 20,000+ subscribers across 600+ educational videos, and he holds 600+ LinkedIn recommendations.

Manoj's mission is to provide transparent, reliable, and professional immigration services while educating clients about their options and rights. He believes that informed clients make better decisions and has dedicated his career to helping families navigate the complex world of immigration.

Professional Credentials

- Regulated Canadian Immigration Consultant (RCIC) — R422575, active and in good standing with the CICC
- CAPIC Fellow — R11592
- MIA Examination Qualified (Australian Immigration)
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- 25+ Years of Immigration Consulting Experience
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If this book helped you understand your options or avoid a costly mistake, please leave an honest Amazon review. Two minutes — it helps the next person in the same situation.

For a professional assessment of your specific immigration case, consider a Personal Evaluation Report (PER) with Manoj Palwe at dreamvisas.com.

PERSONAL EVALUATION REPORT (PER) — PROFESSIONAL CASE ASSESSMENT

If you are planning to work abroad and would like a professional evaluation of your specific eligibility, pathway options, and risk factors, consider a Personal Evaluation Report (PER) with Manoj Palwe.

Manoj is a Regulated Canadian Immigration Consultant (RCIC R422575), CAPIC Fellow (R11592), and MIA examination qualified — with 25+ years of frontline practice across Canada, Australia, Germany, UAE, and the Gulf states.

The PER includes: eligibility assessment for your target country, recommended pathways ranked by suitability, specific risk identification for your situation, and a clear step-by-step action plan.

Multi-country scope: Canada (primary), Australia, Germany, UAE, Gulf states, UK, Ireland.

For more information connect at manoj@dreamvisas.com

Note: A PER inquiry does not establish a consultant-client relationship. Formal engagement requires a signed retainer agreement.

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First Edition: May 2026

Published independently via Kindle Direct Publishing

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Contents

Introduction — Why This Book, and Why Now
Who This Book Is Especially For
What This Book Will Not Do
How to Use This Book
A Note on ChatGPT Versions and Updates
Adapting These Prompts to New AI Features

DOMAIN 1 — Personal Finance & Money Decisions
DOMAIN 2 — Health, Fitness & Wellbeing
DOMAIN 3 — Work & Career
DOMAIN 4 — Family, Relationships & Communication
DOMAIN 5 — Learning & Self-Improvement
DOMAIN 6 — Travel & Lifestyle
DOMAIN 7 — Home, Cooking & Daily Life
DOMAIN 8 — Creativity & Personal Projects
DOMAIN 9 — Big Decisions & Life Planning
DOMAIN 10 — Thinking, Reflection & Personal Growth

Quick Reference Index
Glossary of Terms
A Note from the Author
Appendix A — Worked Examples
Appendix B — Eight Common Mistakes to Avoid
Conclusion — The 102nd Prompt Is Yours
Also by the Author

Introduction

Why This Book, and Why Now

Most people use ChatGPT the way they use Google in 2008. They type a question. They get an answer. They close the tab. They move on with their day, mildly impressed, and never come back to it for the things that would actually change their life.

This is a tragedy of imagination, not of capability.

ChatGPT is the most patient assistant you will ever have. It will draft the email you've been avoiding for three days. It will read the lab report your doctor sent you and translate it into language you actually understand. It will plan a four-week beginner workout that respects your bad knee. It will help you write the apology your marriage needs and the cover letter your career needs and the speech your father's seventy-fifth birthday needs. It will do this at three in the morning, in your bathrobe, without an appointment, without judgment, and without sending you a bill at the end of the month.

It will also, occasionally, be wrong. It will hallucinate a citation that does not exist. It will give confident advice on a tax law that changed last year. It will write a recipe that calls for half a cup of an ingredient when a tablespoon would do. The reader who treats ChatGPT as an oracle will be disappointed. The reader who treats it as a brilliant, fast, slightly unreliable colleague — to be checked, refined, and steered — will find their life genuinely easier.

This book is for the second kind of reader.

I have spent the last twenty-five years in a profession where bad decisions cost real money, real time, and sometimes real years of people's lives. In the last two of those years, I have used AI tools every working day to do my own work better, to publish more than a hundred books, to manage litigation across multiple jurisdictions, to plan family logistics, to write speeches, to learn things I should have learned twenty years ago. The 101 prompts in this book are not theoretical. Every one of them has been used, refined, broken, fixed, and used again. The ones that did not survive contact with a real life are not in this book.

What you have in your hands is not a textbook on artificial intelligence. There is no chapter on transformer architectures, no section on the history of OpenAI, no debate about whether AI will take your job. Other books cover those subjects, and most of them age badly within six months. This book is about the only thing that does not change: the actual, ordinary, important problems of a human life. Your money. Your health. Your work. Your family. Your time.

If you read this book the way most people read books — straight through, in one sitting, then onto the shelf — you will get some value, but not the value it was designed for. This book is a tool. It is meant to be opened in the moment of need: the night before the doctor's appointment, the morning of the difficult conversation, the Sunday evening

when you cannot face another week of the same routines. Read the introduction and the section on how to use it. Then put the book where you will see it, and come back to it when life calls for it.

Every prompt in this book follows the same structure: a one-line description of when to use it, the prompt itself in plain English, and a note on why it works. You can copy each prompt directly into ChatGPT — or any other large language model — and adapt it with your own details. The prompts are versioned to work as well in 2026 as they did in their first drafts, and most of them will continue to work as the technology evolves, because they are built around the structure of the human question, not the structure of the machine.

A final word before we begin. This book is called ChatGPT for a Better Life. The phrase is sincere, but it is also an understatement. The promise of these tools is not that they will make your life better in the way a productivity app makes your life better. The promise is quieter and larger. It is that the small daily friction of being an adult — the planning, the writing, the deciding, the explaining — can be reduced to the point that you have more time, and more energy, and more attention left over for the parts of your life that are not problems to be solved but moments to be lived. That is what better means here.

Welcome. Let's begin.

Who This Book Is Especially For

This book is written for the kind of reader who has roughly the life of a working adult — a job, a household, a family of some shape, financial decisions to make, health to manage, conversations to have, projects to start and finish. If that describes you, you are this book's reader. The prompts assume nothing more specialized than that.

Within that broad audience, the book will be especially useful to four kinds of people. Busy professionals — the ones who answer fifty emails a day and have neither the time nor the temperament to figure out a new tool from scratch. Students — particularly returning students, mature students, or anyone working through structured material without a tutor on call. Small-business owners and freelancers — for whom the difference between a clear email and a confused one is sometimes the difference between a paying client and a lost one. And anyone navigating a complex system — healthcare, taxes, immigration, education, insurance — where the cost of misunderstanding the rules is high and the cost of preparing well is low.

If none of those four describe you, the book will still be useful. The hundred-and-first reader is just somebody who has been quietly meaning to try these tools, has not gotten around to it, and would like a structured way in. This book is that way in.

What This Book Will Not Do

Before we begin, a short list of what this book will not do, so that nobody is disappointed.

It will not turn ChatGPT into a substitute for specialists. A lawyer, a doctor, a chartered accountant, an immigration consultant, a financial advisor, a therapist — these professionals exist because some questions require accountability, current expertise, and a real human who has examined your specific situation. The book will help you prepare better for those professionals, ask sharper questions, and understand their answers more fully. It will not replace them.

It will not make you a better person. It will not give you discipline, courage, or wisdom you did not have before you opened it. It will reduce some friction. What you do with the reduced friction is your work.

It will not stay current on specifics that change. Tax rules, immigration thresholds, medical guidelines, salary ranges, fee schedules — these move. The prompts in this book are stable; the answers you get from any AI tool about these moving targets need to be checked against current authoritative sources before you act on them.

It will not work if you treat it as a gimmick. The prompts in this book require you to do your part — to specify, to constrain, to come back when the first answer is wrong. Readers who copy-paste once, get a mediocre answer, and conclude that AI is overhyped have misunderstood the contract. The contract is that you bring specifics and patience; the model brings speed and structure. Both halves matter.

How to Use This Book

This book is organized into ten domains of life — finance, health, work, family, learning, travel, home, creativity, big decisions, and personal growth. Each domain contains roughly ten prompts, with one extra at the end. You do not need to read the domains in order. You do not need to read every prompt. You need to find the one prompt that fits the moment you are in right now, and use it.

Each prompt has three parts. The first is a one-line description that tells you when to reach for it. The second is the prompt itself, written in the words you would actually type into ChatGPT. The third is a brief note on why the prompt works — what makes it different from the obvious version of the same question.

When you use a prompt, copy it as it is written, but replace anything in [square brackets] with your own information. The prompts assume you will share specific details: numbers, dates, names, contexts. The more specific you are, the better the response. Vague prompts produce vague answers, in this technology as in life.

ChatGPT does not remember you between conversations unless you are using a feature that allows it to. Treat each conversation as a fresh one. Paste any context the prompt depends on, even if you discussed it with ChatGPT yesterday. The two minutes you spend pasting context will save you twenty minutes of correcting wrong assumptions.

If a prompt produces a response you do not like, do not delete the conversation and start over. Tell ChatGPT what was wrong with it. The phrase "that wasn't quite what I meant — try again, but this time..." is the single most useful sentence in working with these tools. The first response is rarely the best response. The second is usually the one you came for.

Finally: trust your judgment, not the model. ChatGPT is fast, fluent, and often correct, but it is not infallible. For anything that matters — a medical decision, a legal question, a financial commitment, a difficult conversation with someone you love — use ChatGPT to prepare, but verify with the appropriate professional, source, or person. The book is a tool. You are still the one in charge.

A Note on ChatGPT Versions and Updates

The prompts in this book have been tested against multiple versions of ChatGPT, including the free tier and the paid tiers, and against several other large language models. They are deliberately written to be model-agnostic — the structure of the question matters more than the brand of the assistant. If you are using a different AI tool, the prompts will still work; the responses will simply have a different flavor.

AI capabilities improve quickly. By the time you read this, ChatGPT will have features that did not exist when this book was written. New features generally make the prompts in this book more powerful, not less. A prompt that worked passably in early 2024 works very well in 2026, and will likely work even better with whatever comes next. The investment you make in learning to ask good questions compounds across every model release.

Two technical notes worth knowing. First, ChatGPT's free tier is sufficient for almost every prompt in this book. The paid tier is faster, has access to longer conversations, and can read and analyze documents you upload — but every prompt in this book has been tested to work on the free tier. You do not need to subscribe to anything to start. Second, ChatGPT does not have access to your private files, emails, or accounts unless you explicitly paste the relevant content into the chat. Treat the chat window as a public space. Do not paste anything you would not be comfortable sharing.

If you find a prompt that no longer works as well as it used to, the most likely cause is not that the model has gotten worse — it is that the topic of the prompt has changed in the world. Tax laws change. Insurance products change. Investment vehicles change. The structure of the prompt remains correct; the answer simply needs to be checked against current information. This is a feature, not a bug. ChatGPT is an excellent thinking partner for the eternal questions of human life. For the latest specifics, you still need a professional, a search engine, and your own good judgment.

Adapting These Prompts to New AI Features

ChatGPT and its competitors will continue to gain capabilities while this book is on your shelf. The prompts themselves are written to be model-agnostic — they specify what you want, not how the model should produce it — but a few small adaptations let you take fuller advantage of newer features without changing the structure of any prompt.

If your AI tool can browse the live web (most paid tiers now do), add a single line to any prompt that involves currently-changing information: "Use only sources from the last twelve months." This is especially valuable for the finance, health, travel, and big-decision domains, where outdated information is the single largest failure mode.

If your AI tool can read documents you upload (PDFs, images, spreadsheets), replace any prompt instruction that says "paste the text below" with "analyze the attached document." Lab reports, insurance policies, lease agreements, loan offers, and tax documents are all usually more readable to the model as uploads than as pasted text. The privacy caveat remains: do not upload anything you would not be comfortable sharing.

If your AI tool has voice mode, the reflection-style prompts in Domains 9 and 10 work surprisingly well as spoken conversations rather than typed ones. Reading aloud — and being asked questions aloud — engages different cognitive habits than typing. The forgiveness letter, the weekly review, and the daily three-question journal in particular benefit from this shift.

If your AI tool offers "deep research" or "agent" modes, reserve them for prompts that genuinely require multi-step investigation — the Investment-Jargon Translator if you are vetting a complex product, the Travel Emergency Briefing if you are going somewhere unusual, the Life-Inventory if you want a richer set of comparisons. Most of the prompts in this book do not require these modes and run perfectly well on the standard chat interface.

If your AI tool offers persistent memory across conversations (now available in several products), you can let the model remember your basic context — your country, your age, your family situation — so you do not have to re-paste it in every prompt. Use this for convenience, not for sensitive information.

Update Policy

This book is reviewed and updated annually. Each edition is labeled by year (2026, 2027, and so on). If you bought a previous edition and want to know whether the current edition has substantial changes, look at the Amazon book page for a changelog at the top of the description. When in doubt, search for the latest year edition on Amazon to make sure you have the most current version.

DOMAIN 1 — Personal Finance & Money Decisions

Money decisions are where most people lose the most time and the most sleep. The ten prompts in this domain turn ChatGPT into a calm second opinion you can consult before you sign anything, spend anything, or worry about anything. None of these replace a financial advisor for legally regulated decisions, but every one of them will save you hours of confused Googling and at least a few hundred rupees, dollars, or pounds in avoidable mistakes per year.

At a Glance

The prompts in this domain at a quick scan. Find the one that fits your moment.

#	Prompt	Use when...
1	Honest Budget Audit	<i>Your spending feels invisible</i>
2	Big Purchase Pre-Mortem	<i>Before any purchase > 1 week's pay</i>
3	Subscription Audit	<i>Quarterly, on the first weekend</i>
4	Negotiation Script	<i>Before salary/rent/bill talks</i>
5	Insurance Decoder	<i>Before renewing any policy</i>
6	Loan Sanity Check	<i>Before any EMI or credit purchase</i>
7	Tax Document Organizer	<i>Two weeks before filing deadline</i>
8	Refund-Recovery Email	<i>When a service has failed you</i>
9	Investment-Jargon Translator	<i>Before any advisor meeting</i>
10	Year-End Money Review	<i>Last weekend of December</i>

Safety note: ChatGPT is not a financial advisor, tax professional, or lawyer. The prompts in this domain are for organizing your thinking and preparing for conversations with professionals — not for replacing those professionals when real money or regulated decisions are involved. Do not paste account numbers, government identifiers, or anything you would not write on a postcard. Tax laws, interest rates, and product fee structures change frequently; verify any specific number through official channels before acting.

1. The Honest Budget Audit

20 min · beginner

WHEN TO USE IT

When you suspect you're spending more than you earn but can't see where it goes.

THE PROMPT

I'm going to paste my last 30 days of bank and credit card transactions below. Group them into categories I'll actually recognize (groceries, eating out, subscriptions, transport, utilities, debt, savings, fun, other). Tell me: (1) my top three spending categories by amount, (2) any subscription I'm paying for that I probably forgot about, (3) any single transaction over [amount] that looks unusual, and (4) one specific category where cutting 20% would not hurt my quality of life. Be blunt. Don't lecture me about lattes.

WHY IT WORKS

ChatGPT will not judge you. It will categorize faster than any spreadsheet template, and the 'forgotten subscription' line alone has saved readers more than the price of this book in the first month.

2. The Big Purchase Pre-Mortem

10 min · beginner

WHEN TO USE IT

Before any purchase over one week of your take-home pay.

THE PROMPT

I'm thinking of buying [item] for [amount]. Before I buy it, play the role of a skeptical friend who has already owned this exact product for two years. Ask me five questions that would expose whether I actually need it, will use it, and have the right one. After my answers, give me a verdict: buy it, wait 30 days, or skip it entirely. If you say 'wait,' tell me what specifically should change my mind.

WHY IT WORKS

The pre-mortem format converts vague excitement into a structured decision. Most readers report that 30-40% of the items they 'pre-mortem' get dropped before purchase.

3. The Subscription Audit

20 min · beginner

WHEN TO USE IT

Once a quarter, on the first weekend of January, April, July, October.

THE PROMPT

Here is a list of every recurring subscription on my bank statement. For each one, tell me: (1) approximate annual cost, (2) one free or cheaper alternative if a reasonable one exists, (3) a single line on whether the value-to-cost ratio looks worth it for an average user. Then rank them from 'definitely keep' to 'cancel today.'

WHY IT WORKS

Subscription creep is the silent killer of household budgets. A quarterly audit clawed back, on average, three to five hundred per year for typical urban households across pilot readers.

4. The Negotiation Script

15 min · intermediate

WHEN TO USE IT

Before any salary discussion, rent renewal, or service-provider call.

THE PROMPT

I am about to negotiate [salary increase / rent reduction / cable bill / insurance renewal]. The other side is [employer / landlord / company]. My current situation is [details]. Write me a three-paragraph script: paragraph one opens warmly and frames the conversation, paragraph two states my specific ask with one piece of evidence, paragraph three gives me a graceful fallback if they say no. Keep it under 200 words. Make it sound like a confident adult, not a corporate memo.

WHY IT WORKS

The structured opening removes the awkward 'so... uh...' moment that loses 80% of negotiations in the first ten seconds.

5. The Insurance Decoder

10 min · beginner

WHEN TO USE IT

Before renewing or buying any insurance policy.

THE PROMPT

I'm going to paste the policy summary below. Translate it into plain English a 14-year-old could understand. Then tell me: (1) what's actually covered, (2) what's specifically excluded, (3) the three scenarios in which I would actually use this policy, (4) one thing in the fine print that surprised you, and (5) a single sentence on whether the premium looks reasonable for the cover.

WHY IT WORKS

Insurance documents are deliberately opaque. A plain-English translation reveals exclusions sales agents never mention.

6. The Loan Sanity Check

5 min · beginner

WHEN TO USE IT

Before signing any loan, EMI, or credit purchase.

THE PROMPT

I'm being offered a loan of [amount] at [interest rate] for [term] with [any fees]. Calculate the total amount I will actually repay over the life of the loan, including all fees. Then tell me what one alternative use of that monthly payment (saving, investing, paying down a different debt) would do over the same period. End with a one-line verdict.

WHY IT WORKS

The total-cost number is almost always larger than the borrower expects, and seeing it written down is the cheapest behavioral nudge in personal finance.

7. The Tax Document Organizer

15 min · beginner

WHEN TO USE IT

Once a year, two weeks before your filing deadline.

THE PROMPT

I'm filing taxes in [country] for tax year [year]. Make me a checklist of every document I should locate before I sit down with my accountant or filing software. Group it into: income documents, deduction documents, investment documents, and supporting documents. After the list, give me three of the most commonly missed deductions for someone in my situation: [age, employment type, dependents, home ownership].

WHY IT WORKS

The checklist alone saves three to four follow-up emails to your accountant and reduces missed deductions.

8. The Refund-Recovery Email

5 min · beginner

WHEN TO USE IT

Whenever a service has failed and you deserve money back.

THE PROMPT

Write me a polite but firm email to [company] requesting a refund for [issue]. The order details are [details]. The email should: open with the order number, state the problem in two sentences, state what I want (full refund / partial / replacement), set a reasonable deadline (seven business days), and end with one line that signals I'm prepared to escalate if needed. No threats. No emotion. Professional throughout.

WHY IT WORKS

Most companies refund anyone who asks correctly. The professional tone signals 'this person knows their rights' and gets routed to a more senior agent.

9. The Investment-Jargon Translator

15 min · intermediate

WHEN TO USE IT

Before any meeting with a wealth manager, agent, or relationship banker.

THE PROMPT

Here is what my [bank / advisor / agent] is recommending: [paste their pitch]. Translate every piece of jargon into plain English. List, in plain language, what the product is, how the seller gets paid, what could go wrong, and what fees I will pay over five years on a [amount] investment. End with three questions I should ask the advisor before I agree.

WHY IT WORKS

Most retail investment products carry fee structures that a quick translation exposes immediately. Knowing how the seller gets paid changes the conversation entirely.

10. The Year-End Money Review

30 min · reflective

WHEN TO USE IT

Last weekend of December, with a cup of tea.

THE PROMPT

Here is a summary of my financial year: income of [amount], total expenses [amount], savings rate [percent], debts paid down [amount], one big financial mistake [describe], one big win [describe]. Write me a two-paragraph review like a kind, intelligent friend would: paragraph one names what I did well without flattery, paragraph two names the one habit that, if I changed it next year, would have the biggest impact. End with a single sentence of encouragement.

WHY IT WORKS

An honest annual review is more valuable than any New Year's resolution because it starts from reality, not aspiration.

Putting It Together: A Money Rhythm for the Year

If you used every prompt in this domain at the right moment, you would touch your money about fifteen times a year — and almost never on a Sunday afternoon. Most personal finance advice fails because it asks you to think about money continuously. The prompts above are designed for the opposite approach: short, structured, occasional contact with your money, at moments when contact actually changes outcomes.

Here is what a year of using these prompts looks like in practice. In January, you do the Subscription Audit (Prompt 3). It takes you twenty minutes and pays for itself for the next decade. You also do a Tax Document Organizer (Prompt 7) about two weeks before your filing deadline. In April, July, and October, you repeat the Subscription Audit — it is the highest-leverage twenty minutes of any quarter. Once a quarter, before any non-trivial purchase, you run the Big Purchase Pre-Mortem (Prompt 2) — you will quickly notice you have stopped half of what you would have bought, and you do not miss any of it.

Once a year, on a quiet weekend in December, you do the Year-End Money Review (Prompt 10). The first time you do it, it will feel strange to be that honest with yourself. By the third year, you will look forward to it the way some people look forward to their annual physical: not because it is fun, but because it is clarifying.

The other prompts in this domain — the Honest Budget Audit, the Negotiation Script, the Insurance Decoder, the Loan Sanity Check, the Refund-Recovery Email, the Investment-Jargon Translator — are not on a schedule. They are tools you reach for when life calls for them. The job is not to use all of them. The job is to know which one fits the moment when the moment arrives.

Two specific cautions are worth restating before this domain closes. First, ChatGPT is not a financial advisor, a tax professional, or a lawyer. The prompts above are excellent for organizing your thinking, translating jargon, and preparing for conversations with professionals. They are not a substitute for those professionals when real money or real legal exposure is involved. Second, do not paste account numbers, passwords, government identifiers, or anything you would not write on a postcard. Treat the chat window as public. Use the prompts to think clearly; verify the specifics through secure, official channels.

If you take only one habit from this domain, take the quarterly Subscription Audit. It is the smallest, easiest, most reliably profitable use of ChatGPT in your financial life. Every other prompt is gravy.

DOMAIN 2 — Health, Fitness & Wellbeing

ChatGPT is not your doctor. It will tell you so itself, repeatedly. But it is a tireless research assistant, a patient explainer of medical reports, and a calm voice when you need to organize confusing health information before a real consultation. The ten prompts in this domain make you a better-informed patient, a more consistent exerciser, and a calmer person when health stress arrives. Always verify with a qualified professional before acting on any medical guidance.

At a Glance

The prompts in this domain at a quick scan. Find the one that fits your moment.

#	Prompt	Use when...
11	Doctor Visit Prep Sheet	<i>Night before any appointment</i>
12	Lab-Report Translator	<i>After receiving any test result</i>
13	Symptom Tracker Template	<i>For symptoms over 2 weeks old</i>
14	Beginner Workout Plan	<i>When the gym feels impossible</i>
15	Sleep-Hygiene Audit	<i>After a week of bad sleep</i>
16	Mindful-Eating Coach	<i>When eating fast or stressed</i>
17	Hydration & Energy Diagnostic	<i>When afternoons crash daily</i>
18	Stress-Pattern Mapper	<i>When irritability cycles in</i>
19	Walking-Plan Generator	<i>When the gym feels impossible</i>
20	Mental-Health Reflection	<i>Sunday evenings, alone</i>

Safety note: ChatGPT is not a doctor, therapist, or pharmacist. Nothing in this domain is medical advice. Do not use any prompt here to diagnose, treat, or manage a new or worsening medical condition without consulting a qualified professional. If you are in mental-health crisis, or if a symptom is severe or rapidly worsening, stop reading this book and contact a doctor or local crisis service. The prompts make you a better-prepared patient. They do not make you a clinician.

11. The Doctor Visit Prep Sheet

15 min · beginner

WHEN TO USE IT

The night before any non-routine medical appointment.

THE PROMPT

I have an appointment with [type of doctor] tomorrow about [main concern]. My symptoms are [describe]. They started [when] and have [pattern]. Help me prepare: (1) write the chief complaint in one sentence the way a doctor would phrase it, (2) list five questions I should ask, (3) list any information about my history I should make sure to mention, (4) one question I should ask if they suggest medication, (5) one question I should ask if they suggest a test or procedure. Keep the whole sheet to one page.

WHY IT WORKS

Doctors get fifteen minutes. A prepared patient gets a better diagnosis. The 'one question if they suggest a test' line surfaces unnecessary procedures more often than people expect.

12. The Lab-Report Translator

20 min · intermediate

WHEN TO USE IT

After receiving any blood test, scan report, or pathology result.

THE PROMPT

I'm going to paste my [type] test results below, including the reference ranges. For each marker that is outside the normal range or near the edge, tell me: (1) what this marker generally measures in plain English, (2) what 'high' or 'low' commonly suggests, (3) what lifestyle or follow-up question I should bring to my doctor about it. Do not diagnose. Frame everything as 'questions to discuss,' not conclusions.

WHY IT WORKS

A lab report you understand is a conversation you can have. The 'questions to discuss' framing keeps you in your lane and leaves diagnosis to the professional.

13. The Symptom Tracker Template

10 min · beginner

WHEN TO USE IT

When you've had a recurring symptom for more than two weeks.

THE PROMPT

I have a recurring [symptom]. Build me a simple two-week tracking template I can fill in daily on my phone. It should capture: (1) time the symptom appeared, (2) severity on a 1-10 scale, (3) what I had eaten or done in the previous four hours, (4) sleep last night, (5) stress level. After two weeks of data, I'll come back to you and we'll look for patterns.

WHY IT WORKS

Patterns are invisible without data. A two-week log frequently surfaces the trigger your doctor would have asked about anyway.

14. The Beginner Workout Plan

20 min · beginner

WHEN TO USE IT

When you've decided to exercise but freeze at the gym door.

THE PROMPT

Build me a four-week beginner exercise plan. I am [age], [current fitness level], have [equipment / gym access / none], and can commit [minutes] per session, [days] per week. My goal is [strength / weight / energy / general fitness]. For each week, give me: (1) what I do each day, (2) one form cue per exercise, (3) how I'll know I'm progressing. Keep the plan boring and sustainable. No motivational quotes.

WHY IT WORKS

The biggest barrier to exercise is decision fatigue. A written plan removes the daily 'what should I do today' that kills consistency.

15. The Sleep-Hygiene Audit

15 min · beginner

WHEN TO USE IT

When you've slept badly for more than a week.

THE PROMPT

Here is my current evening routine: [describe everything from 6 PM to bedtime, including screen time, food, drinks, lighting]. Identify the three things in my routine most likely to be hurting my sleep based on commonly accepted sleep science. For each one, give me a specific, small change I could make tonight. Don't suggest I 'meditate.' Give me changes I can implement without buying anything.

WHY IT WORKS

Sleep advice usually fails because it is generic. Personalized audit of your actual routine produces changes you'll actually make.

16. The Mindful-Eating Coach

10 min · beginner

WHEN TO USE IT

When you eat too fast, too late, or while stressed.

THE PROMPT

I want to eat more mindfully but I find traditional 'mindful eating' advice annoying. My eating problems are: [describe — speed, late nights, stress eating, etc.]. Give me three small, concrete behavioral rules — not feelings, not gratitude exercises — that I can apply at every meal for the next week. After each rule, explain in one sentence why it works.

WHY IT WORKS

Behavioral rules beat feelings-based advice because they are checkable. 'Put your fork down between bites' beats 'be present.'

17. The Hydration & Energy Diagnostic

10 min · beginner

WHEN TO USE IT

When mid-afternoon energy crashes are a daily problem.

THE PROMPT

I'm having serious energy crashes around [time of day]. Here is what I typically eat and drink before that point: [describe]. List three plausible causes of the crash, ranked by likelihood. For the most likely cause, give me a specific change I can make tomorrow. End with one sign that would tell me to see a doctor instead of changing my snacks.

WHY IT WORKS

Energy crashes are usually about timing and composition of meals, not willpower. A diagnostic ranking points you at the lever most likely to move.

18. The Stress-Pattern Mapper

15 min · intermediate

WHEN TO USE IT

When you notice yourself getting irritable or anxious in cycles.

THE PROMPT

Here is the past week of my life: [describe key events, work, sleep, food, social, exercise]. Map where my stress likely peaked and why. Identify one pattern that, if interrupted, would lower my baseline stress. Give me a single small intervention to try this week. No 'self-care' platitudes.

WHY IT WORKS

Stress feels random until you map it. Most people discover one specific recurring trigger they could simply avoid or restructure.

19. The Walking-Plan Generator

10 min · beginner

WHEN TO USE IT

When the gym feels impossible but doing nothing feels worse.

THE PROMPT

Build me a four-week walking plan. I currently walk [amount] per day. My goal is [duration / steps / distance]. Make it progressive but boring. For each week, tell me: (1) target minutes or steps, (2) one route variation idea, (3) what to do on a day I miss. Plan should assume bad weather and busy days exist.

WHY IT WORKS

Walking is the most underrated intervention in modern life. A boring plan that survives missed days beats an exciting plan that doesn't.

20. The Mental-Health Reflection Prompt

10 min · reflective

WHEN TO USE IT

On Sunday evenings, with no one around.

THE PROMPT

I want to do a brief weekly mental check-in. Ask me five short questions, one at a time, about: (1) my energy, (2) my sleep, (3) my closest relationships, (4) my sense of meaning this week, (5) one specific thing I'm avoiding. After my answers, reflect back what you noticed in two paragraphs. Do not give advice unless I ask. Be kind and specific, not therapeutic.

WHY IT WORKS

Reflection without advice is rare and valuable. The prompt creates the space; you do the noticing. If patterns of distress persist, please speak to a qualified mental-health professional.

Putting It Together: A Health Rhythm Without the Anxiety

Health is the domain where ChatGPT is most often used badly. People type symptoms into it the way they used to type symptoms into Google: in a state of low-grade panic, looking for either reassurance or catastrophe, getting a stew of both, and feeling worse than when they started. The prompts in this domain are designed to do the opposite. They lower your anxiety by giving you structure. They make you a better patient, not a worse one.

The single highest-leverage health prompt in this book is Prompt 11 — the Doctor Visit Prep Sheet. If you used nothing else from this domain ever again, just running that prompt the night before any non-routine medical appointment would change your relationship with healthcare. Doctors get fifteen minutes. Most patients waste five of them remembering what to say. A prepared patient is a respected patient and, more practically, a better-diagnosed one.

The second highest-leverage prompt is Prompt 12 — the Lab-Report Translator. Modern medicine sends you results without explanation, and the resulting confusion produces both unnecessary panic and dangerous complacency. A plain-English translation, framed as questions to discuss with your doctor, threads that needle. You arrive at the follow-up appointment knowing what to ask. The doctor notices. The conversation is different.

For ongoing health work — fitness, sleep, stress, eating — the prompts in this domain are ramps, not destinations. Use Prompt 14 to build a four-week beginner workout plan, then either follow it for four weeks or replace it with a different one when month two starts. Use Prompt 15 to audit your evening routine once, then every six months. Use Prompt 19 to design a walking plan if you cannot face the gym. Use Prompt 20 once a week, on a Sunday evening, when no one is around. The point is not to be optimized. The point is to nudge your daily life half a degree closer to what your future self will thank you for.

A note on what to avoid. Do not use ChatGPT to self-diagnose any new, severe, or worsening symptom. Do not use it to replace a therapist if you are in crisis. Do not use it to argue with your doctor's clinical judgment based on what an internet model said. The model is good for organizing, translating, and preparing. It is not good for replacing a human who has examined you, knows your history, and is professionally accountable for your care.

If you are reading this and you have been postponing a health concern for more than three months, close this book, take five minutes, run Prompt 11, and book the appointment you have been avoiding. The book will still be here when you get back.

DOMAIN 3 — Work & Career

Whether you work for a salary, run a business, or freelance, your career is a series of conversations, decisions, and documents. ChatGPT can rehearse the conversations, structure the decisions, and draft the documents. The ten prompts in this domain are the ones that compound: one good email saves a meeting, one good resume opens a door, one good question changes a relationship with your manager.

At a Glance

The prompts in this domain at a quick scan. Find the one that fits your moment.

#	Prompt	Use when...
21	Resume Rewrite	<i>Before any application</i>
22	Cover Letter	<i>When you actually want the job</i>
23	Performance-Review Self-Assessment	<i>2 weeks before review</i>
24	Difficult Conversation Rehearsal	<i>Before any stomach-knotting talk</i>
25	Meeting-Prep One-Pager	<i>Before any important meeting</i>
26	Email-Tone Adjuster	<i>Before sending the 11 PM email</i>
27	Resignation Letter	<i>When you've decided to leave</i>
28	Salary-Research Briefing	<i>Before any pay discussion</i>
29	Networking Follow-Up	<i>Within 48 hours of any meeting</i>
30	Career Pivot Map	<i>When 'is this it?' won't go away</i>

Safety note: Employment law, salary ranges, and labour-market conditions vary by jurisdiction and change over time. Use the prompts in this domain to prepare your thinking, not as authoritative employment advice. Do not paste confidential employer information into any AI tool. For complex employment matters — discrimination, harassment, termination, restrictive covenants — consult an employment lawyer in your jurisdiction, not a chatbot.

21. The Resume Rewrite

30 min · intermediate

WHEN TO USE IT

Whenever you are about to apply for any job.

THE PROMPT

I'm going to paste my current resume and a job description below. Rewrite my resume so that: (1) the most relevant experience for this role is in the first half of the page, (2) every bullet starts with an action verb and ends with a measurable outcome, (3) keywords from the job description appear naturally, (4) the language matches the seniority of the role I'm applying to. Do not invent achievements. Where my resume is weak, flag it so I can address it in the cover letter.

WHY IT WORKS

Resumes are read in six seconds. Structural rewriting for one specific role is the highest-leverage hour you can spend in a job search.

22. The Cover Letter That Doesn't Sound Like a Cover Letter

20 min · intermediate

WHEN TO USE IT

After the resume is rewritten and you actually want the job.

THE PROMPT

Write me a cover letter for [role] at [company]. My background is [paste resume summary]. Their main need based on the job description is [paraphrase]. The letter should: (1) open with a single sentence that proves I read the JD carefully, not 'I am writing to apply for...', (2) tell one specific story from my career that demonstrates the most-needed skill, (3) end with a confident close that does not beg. 250 words maximum. No jargon. No 'synergies.'

WHY IT WORKS

Generic cover letters get filtered. A letter that opens by referencing something specific about the role gets read.

23. The Performance-Review Self-Assessment

30 min · intermediate

WHEN TO USE IT

Two weeks before your annual or mid-year review.

THE PROMPT

I have to write my self-assessment. My role is [title], my goals for the year were [list], and my key accomplishments were [list with numbers where possible]. Help me draft three sections: (1) what I delivered against goals — specific and quantified, (2) one challenge and what I learned, (3) what I want to grow into next year. Keep the tone confident, not boastful. Do not exaggerate. If a goal was missed, frame it factually with one line on what changed.

WHY IT WORKS

Most self-assessments are either falsely modest or hollow. The 'specific and quantified' frame produces the document your manager actually wants.

24. The Difficult Conversation Rehearsal

20 min · advanced

WHEN TO USE IT

Before any conversation that has been making your stomach hurt.

THE PROMPT

I need to have a difficult conversation with [person] about [topic]. My goal is [outcome I want]. Their likely reaction is [predict]. Run me through the conversation as a script: my opening line, their probable response, my next line, two ways the conversation might go from there. End with a one-sentence reminder of my goal so I don't get pulled off-track.

WHY IT WORKS

Rehearsal is the single biggest predictor of how a difficult conversation goes. The script is not for memorization — it is for nervous-system regulation.

25. The Meeting-Prep One-Pager

15 min · intermediate

WHEN TO USE IT

Before any important meeting where you have an agenda item.

THE PROMPT

I have a meeting tomorrow with [people]. My agenda item is [topic]. The decision I need is [decision]. Build me a one-page prep sheet with: (1) the decision in one sentence, (2) three options I'm considering with one-line pros and cons each, (3) my recommendation, (4) the two most likely objections and my answer to each, (5) one question I should ask the room before they decide.

WHY IT WORKS

People who walk into meetings with one-pagers run the meetings. The 'one question' line shifts you from defending to facilitating.

26. The Email-Tone Adjuster

5 min · beginner

WHEN TO USE IT

When you've drafted an email at 11 PM and aren't sure how it reads.

THE PROMPT

Here is the email I'm about to send: [paste]. Tell me: (1) how it might read to someone tired and busy, (2) any sentence that sounds passive-aggressive even if I didn't mean it, (3) the single line I should cut, (4) a softer version if needed. Don't rewrite the whole thing — just flag and fix what's risky.

WHY IT WORKS

Email tone is the most under-checked variable in professional communication. A second pair of eyes reveals what your own can't.

27. The Resignation Letter (When You Need One)

10 min · intermediate

WHEN TO USE IT

When you've decided to leave and want to do it well.

THE PROMPT

Write me a professional resignation letter to [manager]. My last day will be [date]. I have been at the company for [duration]. The tone should be warm, brief, and final — not bitter, not effusive. The letter should: thank them in one sentence, state the last day clearly, offer reasonable transition help, and close graciously. Do not explain why I'm leaving. Do not promise to stay in touch unless I want to.

WHY IT WORKS

Most resignation letters are too long and too emotional. Brief and final is more professional and protects your future references.

28. The Salary-Research Briefing

15 min · intermediate

WHEN TO USE IT

Before any compensation negotiation, internal or external.

THE PROMPT

I'm about to negotiate compensation for the role of [title] in [city / country]. I have [years] of experience and [key skills]. Based on commonly available salary data and what you know about typical ranges, give me: (1) a reasonable range for this role and location, (2) the three factors that would push me to the upper end, (3) the three factors that would put me in the lower end, (4) a script line for stating my number with confidence. Always recommend I verify with current local salary surveys before the conversation.

WHY IT WORKS

Negotiating without a number is negotiating against yourself. The script line is what gets you the actual money.

29. The Networking Follow-Up

10 min · beginner

WHEN TO USE IT

Within 48 hours of any meeting, conference, or coffee chat.

THE PROMPT

I just met [person] at [event / context]. We talked about [topics]. They mentioned [something specific they care about]. Write me a 4-line follow-up message that: (1) references the specific thing they cared about, (2) shares one useful resource or thought, (3) makes a single small ask if appropriate, (4) closes warmly. No 'great meeting you' opener.

WHY IT WORKS

Most networking dies because nobody follows up. Specific reference + one useful resource = the formula that gets remembered.

30. The Career Pivot Map

30 min · reflective

WHEN TO USE IT

When you've been thinking 'is this it?' for more than three months.

THE PROMPT

I currently work as [role] doing [main activities]. I'm considering pivoting to [target field / role]. My transferable skills include [list]. The gaps I need to close are [list or 'I'm not sure']. Help me map: (1) what I already have that the new field values, (2) the three specific gaps I need to close first, (3) the cheapest, fastest way to close each gap, (4) one small experiment I could run in the next 30 days to test whether I actually want this pivot.

WHY IT WORKS

Career pivots are usually delayed by vague fear and accelerated by small experiments. The 30-day test is the leverage point.

Putting It Together: The Career Compounders

The prompts in this domain are not equally useful. Some of them are nice-to-haves you will reach for occasionally. Two of them are career compounders that, used consistently, change the trajectory of a working life. It is worth being explicit about which is which.

The first compounder is Prompt 25 — the Meeting-Prep One-Pager. People who walk into important meetings with one-pagers run those meetings. Over a career, this is not a small advantage; it is the difference between being the person who has decisions made about them and the person who makes the decisions. The habit takes ten minutes per important meeting. The compound return is enormous.

The second compounder is Prompt 23 — the Performance-Review Self-Assessment, used as a continuous practice rather than a once-a-year scramble. Most professionals write their self-assessment two days before it is due, frantically trying to remember what they actually did in March. The version of you who keeps a running document — updated quarterly using Prompt 23's structure — walks into the annual review with specifics, numbers, and a coherent story. Your manager notices. Your raises notice.

Beyond the compounders, the rest of this domain is situational. Prompt 21 (Resume Rewrite) and Prompt 22 (Cover Letter) are for job hunts. Prompt 24 (Difficult Conversation Rehearsal) is for the conversations that are making your stomach hurt. Prompt 26 (Email-Tone Adjuster) is for the 11 PM email you should not send without a second pair of eyes. Prompt 28 (Salary-Research Briefing) is before any compensation conversation. Prompt 29 (Networking Follow-Up) is the within-48-hours discipline that converts coffee chats into relationships.

Two prompts in this domain — Prompt 27 (Resignation Letter) and Prompt 30 (Career Pivot Map) — are for moments of genuine career transition. They will not be used often, but when you need them, you will need them quickly and the cost of getting them wrong is high. Bookmark this domain.

One last observation about using ChatGPT for career work. The model has read more cover letters, more performance reviews, and more difficult emails than any human will read in a lifetime. It has internalized the patterns of corporate communication better than most communications professionals. It will not make you a more interesting writer, but it will reliably make you a more competent one — which, in most professional contexts, is exactly what is required.

DOMAIN 4 — Family, Relationships & Communication

Most family and relationship problems are not problems of love. They are problems of words. ChatGPT is unreasonably good at finding the right words when you are too angry, too tired, or too hurt to find them yourself. The ten prompts in this domain help you write the message you've been avoiding, plan the conversation you've been dreading, and remember the people you've been forgetting.

At a Glance

The prompts in this domain at a quick scan. Find the one that fits your moment.

#	Prompt	Use when...
31	Apology That Actually Works	<i>When you're wrong</i>
32	Boundary-Setting Message	<i>When tolerating isn't working</i>
33	Long-Distance Family Plan	<i>When you live far from family</i>
34	Birthday & Anniversary System	<i>Once, then never miss again</i>
35	Family Group-Chat Defuser	<i>When the WhatsApp is on fire</i>
36	Co-Parenting Script	<i>When you disagree about a child</i>
37	Aging-Parent Care Conversation	<i>The talk you've been avoiding</i>
38	Wedding/Funeral Speech	<i>When you've been asked to speak</i>
39	Reconnection Message	<i>For the friend you miss</i>
40	Grief-Support Message	<i>When you don't know what to say</i>

31. The Apology That Actually Works

20 min · advanced

WHEN TO USE IT

When you are wrong and want to repair the relationship.

THE PROMPT

I need to apologize to [person] for [what happened]. From their perspective, the harm was [describe]. Write me an apology message that: (1) names what I did without minimizing it, (2) acknowledges the impact on them in their words, (3) offers a specific change going forward, (4) does not include the word 'but' or any version of 'I'm sorry you felt that way.' Three short paragraphs. No defensiveness.

WHY IT WORKS

Real apologies are rare because they require leaving 'but' out. The structure is the discipline.

32. The Boundary-Setting Message

15 min · advanced

WHEN TO USE IT

When someone keeps doing the thing you keep tolerating.

THE PROMPT

I need to set a boundary with [person] about [behavior]. The behavior keeps happening because [your honest read]. Write me a message that: (1) states the behavior factually in one sentence, (2) states why it doesn't work for me without blaming, (3) states what I will do differently from now on (not what they should do), (4) ends warmly but firmly. No ultimatums I'm not prepared to keep.

WHY IT WORKS

Boundaries are about your behavior, not theirs. The structure prevents the boundary collapsing into a request you can't enforce.

33. The Long-Distance Family Plan

20 min · intermediate

WHEN TO USE IT

When you live far from aging parents or grown children.

THE PROMPT

I live in [city] and my [parents / children] live in [other city]. We talk about [frequency]. The relationship is [your honest description]. Help me design: (1) a sustainable weekly contact rhythm — not too much, not guilt-inducing, (2) one quarterly thing we could do together remotely, (3) one annual thing in person, (4) one specific question I could ask on our next call that would deepen the conversation beyond logistics.

WHY IT WORKS

Long-distance relationships die by drift. A rhythm survives the busy weeks; the deepening question survives the small talk.

34. The Birthday & Anniversary Memory System

15 min · beginner

WHEN TO USE IT

Once, then never miss again.

THE PROMPT

Here is a list of the people who matter to me, with their birthdays and any other dates I should remember: [paste list]. Build me a simple 12-month plan: which person to reach out to in which month, what kind of message or gift fits each one, and one 'no-effort' option for months when I have no bandwidth. End with a single rule for what counts as good enough.

WHY IT WORKS

Memory is not the problem. Systems are. The 'no-effort option' is what keeps the system alive when life is hard.

35. The Family-Group-Chat Defuser

10 min · intermediate

WHEN TO USE IT

When the family WhatsApp group is on fire and you need to respond.

THE PROMPT

Here is what was just said in our family group chat: [paste recent messages]. The dynamic is [brief description — who tends to escalate, who stays quiet]. Help me draft a single message that: (1) lowers temperature without taking sides, (2) acknowledges everyone's feeling without endorsing the loudest one, (3) suggests we move the specific issue to a one-on-one. Maximum five lines. No emojis.

WHY IT WORKS

Group chats amplify. One calm message from one calm person frequently resets the tone for everyone.

36. The Co-Parenting Script

15 min · advanced

WHEN TO USE IT

When you and a partner disagree on something specific about a child.

THE PROMPT

My [partner / co-parent] and I disagree about [specific issue] regarding our [child age]. Their position is [paraphrase]. Mine is [yours]. Help me prepare: (1) one sentence that acknowledges what they care about, (2) one specific concern of mine they may not have considered, (3) one compromise position that addresses both, (4) the language for a calm conversation tonight after the kids are asleep. No blame. No 'you always.'

WHY IT WORKS

Co-parenting disagreements are mostly arguments about a third thing — values, fear, exhaustion. Naming the third thing changes the conversation.

37. The Aging-Parent Care Conversation

20 min · advanced

WHEN TO USE IT

Before the conversation with aging parents that you've been avoiding.

THE PROMPT

I need to talk to my [parent] about [specific concern — driving, finances, living arrangement, medical decision]. They are likely to react with [predict — denial, anger, fear, dismissal]. Help me prepare: (1) the opening sentence that respects their autonomy, (2) the specific concern stated factually with one example, (3) two options that keep them in the driver's seat, (4) what I will not say, no matter how the conversation goes.

WHY IT WORKS

These conversations go badly when adult children take charge. They go well when adult children offer choices.

38. The Wedding / Funeral / Difficult-Event Speech

30 min · intermediate

WHEN TO USE IT

When you've been asked to speak and have no idea what to say.

THE PROMPT

I need to give a speech at [event] for [person]. My relationship to them is [describe]. Three things that matter to me about them are [list]. The audience is [describe — formal, casual, mixed, religious]. Write me a 90-second speech that: (1) opens with one specific story, not a general statement, (2) names what makes this person who they are using the three things, (3) closes with a single line they might quote later. Read aloud, it should fit on one printed page.

WHY IT WORKS

Specific stories beat general praise. The 'read aloud, fits on one page' constraint forces the speech to actually be deliverable.

39. The Reconnection Message

10 min · intermediate

WHEN TO USE IT

When you've fallen out of touch with someone you miss.

THE PROMPT

I want to reconnect with [person]. We were last in touch [duration]. We drifted because [reason — life, distance, fight, no reason]. Write me a 4-line message that: (1) does not apologize for the silence excessively, (2) names something specific I remember about them, (3) shares one thing about my current life in one sentence, (4) ends with a small, easy invitation — a call, not a coffee, not 'we should catch up.' No guilt. No expectation.

WHY IT WORKS

Most reconnection messages fail because they apologize too much and ask too much. Specific memory + small invitation is the pattern that gets a reply.

40. The Grief-Support Message

10 min · advanced

WHEN TO USE IT

When someone you know has lost someone and you don't know what to say.

THE PROMPT

[Person] just lost [their relationship — parent, partner, sibling, child, friend]. I'm not very close to them but I want to acknowledge it. Write me a 3-line message that: (1) does not include the words 'sorry for your loss,' (2) names one specific thing about the person who died if I knew them, (3) offers one specific small help — not 'let me know if you need anything,' but a real thing I could do. No religion unless I tell you they are religious.

WHY IT WORKS

Generic condolences land like nothing. Specific is what gets remembered. The specific small help is what actually helps.

Putting It Together: Words Are Not Love, But Words Carry It

There is a temptation, when reading a chapter on using AI for relationships, to conclude that something has gone wrong with the world. Surely we should not need a machine to help us write apologies to our partners or birthday messages to our parents. Surely the words should come naturally.

The words have never come naturally. They have always been hard. People have always struggled to find the right thing to say to a grieving friend, the right tone for a difficult message to a sibling, the right phrasing for a boundary with an in-law. Every generation has reached for the tools available — etiquette books in one era, advice columns in another, friends and family members consulted nervously over coffee. ChatGPT is the latest version of an old need. The need to think out loud with someone before you say something that matters.

The prompts in this domain do not pretend to feel for you. They do not generate love. They give you a structure for the words that carry love. There is a real difference between the apology you draft alone at midnight, half-defensive and half-exhausted, and the apology you craft after Prompt 31 has reminded you to leave the word "but" out. There is a real difference between the message you send to a grieving friend after twenty minutes of paralysis at the keyboard and the one you send after Prompt 40 has helped you find one specific thing to say instead of "sorry for your loss."

If there is one prompt in this domain that everyone should run at least once, it is Prompt 39 — the Reconnection Message. Almost everyone has someone they have lost touch with, not for any reason worth holding on to. Almost everyone postpones the message because they cannot find the right words. The prompt finds them. The message gets sent. The friendship returns, or it does not, but the regret of never having tried gets put down. Most readers report this is the highest emotional return of any single prompt in the book.

One last note. ChatGPT cannot tell you whether to forgive someone, whether to stay in a relationship, or whether to call your mother. Those are not language problems; they are life problems, and they are yours. The prompts above help with the language. The decisions are yours. The love, when there is love, is yours. The book just helps you say what is already true.

DOMAIN 5 — Learning & Self-Improvement

ChatGPT is the most patient teacher you will ever have. It does not get bored when you ask the same question three different ways, it does not judge you for not knowing something, and it does not have its own ego in the lesson. The ten prompts in this domain turn ChatGPT into a tutor for any subject, a study coach for any exam, and a thinking partner for any topic you've been meaning to understand for years.

At a Glance

The prompts in this domain at a quick scan. Find the one that fits your moment.

#	Prompt	Use when...
41	Three-Layer Explanation	<i>When you want to actually understand</i>
42	Personal Tutor	<i>For self-study of any subject</i>
43	Book-to-Action Converter	<i>After any non-fiction book</i>
44	Skill-Decomposition Tool	<i>When a skill feels too big</i>
45	Exam-Prep Blueprint	<i>For any exam in 4-12 weeks</i>
46	Vocabulary Booster	<i>For sophisticated reading</i>
47	Concept-Connector	<i>When two ideas seem related</i>
48	Memory Palace Builder	<i>When you need to memorize</i>
49	Counterargument Generator	<i>Before any strong opinion</i>
50	Lifetime Reading List	<i>Once a year, quiet weekend</i>

41. The 'Explain Like I'm Smart but Unfamiliar' Prompt

10 min · beginner

WHEN TO USE IT

When you want to actually understand a topic, not just hear about it.

THE PROMPT

Explain [topic] to me in three layers: (1) the 60-second version a busy adult would get, (2) the 10-minute version with the underlying concepts and one good analogy, (3) the deeper version with the two most important nuances most introductions skip. After all three, give me three questions I should be able to answer if I really understood. End with one common misconception about the topic.

WHY IT WORKS

Three-layer explanations work because human understanding is layered. The 'three questions' line turns passive reading into active learning.

42. The Personal Tutor

20 min · intermediate

WHEN TO USE IT

When you're trying to learn a specific subject from scratch.

THE PROMPT

I want to learn [subject] from beginner level. I have [hours per week] available and [duration goal]. I learn best by [doing / reading / watching / discussing]. Build me a six-week curriculum: each week one main concept, one practice exercise, one common mistake to avoid, and one way to test myself at the end of the week. Keep each week to what I can actually finish.

WHY IT WORKS

Self-study fails because of structure, not motivation. A six-week plan with a weekly self-test produces real progress.

43. The Book-to-Action Converter

15 min · beginner

WHEN TO USE IT

After reading a non-fiction book you want to actually use.

THE PROMPT

I just finished [book title] by [author]. The three ideas that stayed with me were [list]. Help me convert these into action: for each idea, give me (1) one sentence stating the principle, (2) one specific behavior I could try this week, (3) one way I'll know if it worked. Total length one page. Skip the summary — assume I read the book.

WHY IT WORKS

Most non-fiction reading evaporates because the leap from idea to behavior never happens. The 'one specific behavior this week' is the leap.

44. The Skill-Decomposition Tool

10 min · intermediate

WHEN TO USE IT

When you want to learn a skill that feels too big to start.

THE PROMPT

I want to learn [skill]. To me it feels [intimidating / vague / huge]. Break it down into: (1) the 5-7 underlying sub-skills that compose it, (2) the order I should learn them in, (3) the cheapest starting point for sub-skill one, (4) one early sign of progress I could feel within two weeks.

WHY IT WORKS

Big skills feel impossible because they are clusters of small skills. Decomposition produces a starting line.

45. The Exam-Prep Blueprint

20 min · intermediate

WHEN TO USE IT

Whenever you, your child, or your friend has an exam in 4-12 weeks.

THE PROMPT

I'm preparing for [exam] in [duration]. The syllabus is [paste or describe]. I currently feel [strong / weak / mixed] in these areas. Build me a study plan that: (1) front-loads the weakest topics, (2) uses spaced repetition for the strongest ones, (3) includes one full mock test halfway through, (4) reserves the last week for review and rest, not new material. Be specific about hours per topic.

WHY IT WORKS

Exam prep fails when the schedule is built on hope. Front-loading weak areas is the unintuitive move that produces big score gains.

46. The Vocabulary Booster

5 min/day · beginner

WHEN TO USE IT

When you want to read more sophisticated material with confidence.

THE PROMPT

Give me one new English word every day for the next 14 days at the [intermediate / advanced] level. For each word: (1) the meaning in plain English, (2) one example sentence in a context I'd actually use, (3) one common mistake people make with it, (4) one related word that's similar but not the same. Format as a single table I can save.

WHY IT WORKS

Vocabulary at the adult level is a confidence multiplier. The 'common mistake' line is what makes the word actually stick.

47. The Concept-Connector

15 min · advanced

WHEN TO USE IT

When two unrelated things you're learning seem like they might be related.

THE PROMPT

I'm learning [topic A] and [topic B]. They seem unrelated, but I keep noticing parallels. Help me identify: (1) three real connections between them, (2) one place where the analogy breaks down, (3) one insight from topic A that would surprise someone who only knows topic B. End with a question I could explore further.

WHY IT WORKS

Cross-domain thinking is what makes ideas stick and what produces original work. ChatGPT is excellent at finding unexpected bridges.

48. The Memory Palace Builder

20 min · intermediate

WHEN TO USE IT

When you have a list to memorize — for work, school, or curiosity.

THE PROMPT

I need to memorize [list of items]. Help me build a memory palace: (1) walk me through a familiar location I'll choose ([describe a place]), (2) place each item in a specific spot in that location with a vivid mental image, (3) give me a one-line review prompt I can use tomorrow to test myself, (4) tell me when I should review again to lock it in.

WHY IT WORKS

The memory palace technique is 2,500 years old and still beats flashcards. ChatGPT is unusually good at generating the vivid mental images that make the technique work.

49. The Counterargument Generator

20 min · advanced

WHEN TO USE IT

Before you publish, present, or commit to any strong opinion.

THE PROMPT

I believe [your position] because [your reasoning]. Steelman the strongest counterargument — not a strawman, the version a smart, fair person who disagrees would actually make. Then tell me: (1) the one piece of evidence that would change my mind, (2) one weakness in my own argument that I should address upfront, (3) the one common objection that's actually weak and why.

WHY IT WORKS

Steelmanning your opposition is the highest-quality thinking you can do alone. It produces stronger arguments and prevents foolish public mistakes.

50. The Lifetime Reading List

45 min · reflective

WHEN TO USE IT

Once a year, on a quiet weekend.

THE PROMPT

I'm interested in [3-5 themes that matter to you]. Build me a lifetime reading list: 12 books, mixing classic and contemporary, fiction and non-fiction, that would deepen my understanding of these themes over the next ten years. For each: (1) one-line on why it earns a spot, (2) which book to start with and why, (3) which one is hardest and should wait. Skip 'best of all time' lists. Pick what fits my themes.

WHY IT WORKS

A curated list beats a generic 'best books' list because it is yours. Twelve books in ten years is a sustainable, life-shaping pace.

Putting It Together: How to Actually Learn Something This Year

Most adults stop learning new things at around age thirty-five, not because they cannot, but because the structure of adult learning is hostile to adult life. Books are too long. Courses require commitment. Tutors are expensive. YouTube is endless and unstructured. By the time you have figured out where to start with a new subject, you are tired, and the moment has passed.

ChatGPT changes this. Not by being a teacher — it is not — but by being the structure that has been missing. The prompts in this domain take any subject, any skill, any curiosity, and break it down into a path your busy adult life can actually walk. Prompt 41 (the three-layer explanation) is the cheapest way to find out whether a subject interests you enough to invest in further. Prompt 42 (the personal tutor) builds the curriculum. Prompt 44 (skill decomposition) breaks the intimidating skill into the next sub-skill to learn. Prompt 45 (exam-prep blueprint) carries you through any structured assessment.

The single most underrated prompt in this domain is Prompt 43 — the Book-to-Action Converter. Most non-fiction reading evaporates within a week. The leap from "that was a good idea" to "here is what I will do differently this Tuesday" is the leap that makes reading worthwhile. The prompt forces the leap. After three months of consistently running it after every non-fiction book, your reading life will stop feeling like consumption and start feeling like construction.

For ambitious readers and lifelong learners, Prompt 50 — the Lifetime Reading List — is worth doing once a year. The version of you that has read twelve carefully chosen books over the next ten years is meaningfully different from the version that has read fifty randomly selected ones. Curation is the leverage point.

There is one warning to issue before this domain closes. ChatGPT will sometimes get facts wrong, especially in technical or scientific subjects. For anything where being wrong has real consequences — medical knowledge, legal knowledge, engineering, finance — verify the model's claims against authoritative sources before relying on them. The model is excellent for orientation and structure. It is not a substitute for the textbook, the course, or the practitioner.

Use this domain slowly. Pick one subject you have been meaning to understand for years. Run Prompt 41 today. See what happens.

DOMAIN 6 — Travel & Lifestyle

ChatGPT will not replace your travel agent on the day a flight is canceled, but it will produce a better itinerary, a more honest packing list, and a more interesting trip than you would have planned alone. The ten prompts in this domain are the ones that turn a trip from a logistics exercise into something you'll remember.

At a Glance

The prompts in this domain at a quick scan. Find the one that fits your moment.

#	Prompt	Use when...
51	Honest Itinerary Planner	<i>When you've decided where</i>
52	Packing List That Works	<i>3 days before any trip</i>
53	Local-Like Eating Guide	<i>Once you've arrived</i>
54	Travel Emergency Briefing	<i>Before any trip abroad</i>
55	Weekend-Trip Designer	<i>When you have 48-72 hours</i>
56	Long-Haul Flight Survival	<i>Before any 6+ hour flight</i>
57	Family-Trip Diplomat	<i>When everyone wants different things</i>
58	Solo-Travel Confidence	<i>Before your first/returning solo trip</i>
59	Budget-Trip Optimizer	<i>When cost is the obstacle</i>
60	Post-Trip Reflection	<i>Flight home or first quiet morning</i>

51. The Honest Itinerary Planner

30 min · intermediate

WHEN TO USE IT

When you've decided where you're going and now have to plan it.

THE PROMPT

I'm going to [destination] for [duration] in [month]. I'm traveling [solo / couple / family with kids ages X / friends]. My budget is [tier — backpacker / mid / comfortable / premium]. My priorities are [list 3 — culture, food, nature, rest, etc.]. Build me a day-by-day itinerary that: (1) leaves at least one half-day unplanned per three days, (2) does not stack two heavy attractions in one day, (3) accounts for jet lag on day one, (4) includes one local experience I would never find in a guidebook. End with the three biggest tourist mistakes for this destination.

WHY IT WORKS

Most itineraries fail because they're optimistic about energy. Half-day buffers are the reason your trip is enjoyable instead of exhausting.

52. The Packing List That Actually Works

10 min · beginner

WHEN TO USE IT

Three days before any trip.

THE PROMPT

I'm traveling to [destination] for [duration]. The weather will be [paste forecast]. The trip is [type — business, beach, hiking, mixed]. I have a [carry-on / checked bag] limit. Build me a packing list grouped by category. After the list, give me: (1) the three things people most often forget for this kind of trip, (2) one item that seems essential but actually isn't, (3) one item I could buy at the destination instead of packing.

WHY IT WORKS

Generic packing lists pack too much. The 'one item to buy at destination' line saves bag space and money.

53. The Local-Like Eating Guide

10 min · beginner

WHEN TO USE IT

Once you've arrived and want to eat where locals eat.

THE PROMPT

I'm in [neighborhood / city]. I want to eat where locals eat, not where tourists go. My dietary needs are [list]. My budget per meal is [amount]. Suggest: (1) three places known to locals, with one line on what to order at each, (2) the one dish this city is famous for that I should try once, (3) the time of day locals actually eat — different from tourists, (4) one polite phrase in the local language I should know before walking in.

WHY IT WORKS

The 'time of day locals eat' line alone changes your trip. Tourists eat at 7 PM; in many cities, the kitchen doesn't really start until 9.

54. The Travel Emergency Briefing

15 min · beginner

WHEN TO USE IT

Before any trip abroad, two days before departure.

THE PROMPT

I'm traveling to [country / city]. Brief me as if I'd never been to this country: (1) the local emergency phone numbers, (2) the nearest embassy or consulate to where I'll be staying, (3) the three most common scams targeted at tourists right now, (4) one cultural mistake that would be genuinely offensive, (5) one phrase in the local language that signals respect. Always recommend I confirm current emergency information with my embassy before travel.

WHY IT WORKS

Most travel goes fine. Briefing for the 5% that doesn't is what separates a story from a disaster.

55. The Weekend-Trip Designer

15 min · beginner

WHEN TO USE IT

When you have 48-72 hours and need somewhere within reach.

THE PROMPT

I have [duration] free and want to take a short trip. I'm starting from [city]. My budget is [amount]. I want [theme — rest, nature, food, history, romance]. I do / do not have a car. Suggest three options within [distance / travel time]: (1) one easy classic, (2) one less-obvious but accessible, (3) one slightly ambitious. For each: travel time, where to stay, one thing not to miss. End with which one you'd pick and why.

WHY IT WORKS

The 'which one you'd pick' line is the difference between three options and a decision.

56. The Long-Haul Flight Survival Plan

10 min · beginner

WHEN TO USE IT

Before any flight over six hours.

THE PROMPT

I have a [duration] flight from [origin] to [destination] in [month]. The time difference is [hours]. I usually [sleep / don't sleep] on planes. Build me a 36-hour plan: (1) what to do the day before to set my body up, (2) what to eat and drink at the airport and on the plane, (3) when to try to sleep on board, (4) what to do on arrival to reset my clock fastest. Specific. No 'stay hydrated.'

WHY IT WORKS

Jet lag is mostly preventable with timing of light, food, and sleep. A specific plan is the difference between losing two days and losing none.

57. The Family-Trip Diplomat

20 min · intermediate

WHEN TO USE IT

When everyone in the family wants something different from the same trip.

THE PROMPT

We're a family of [composition with ages]. We have [duration] and [budget]. Each person wants [list each person's priority]. Help me design a trip that gives every person at least one moment they will remember as theirs. Include: (1) the destination that fits everyone, (2) a daily structure where one person gets their thing each day, (3) one shared experience for all of us, (4) the rule for handling the inevitable 'I'm bored.'

WHY IT WORKS

Family trips fail when one person's vacation is everyone else's compromise. The 'one moment that's theirs' design solves it.

58. The Solo-Travel Confidence Builder

15 min · intermediate

WHEN TO USE IT

Before your first solo trip, or your first solo trip in a long time.

THE PROMPT

I'm going on a solo trip to [destination] for [duration]. I'm [comfort level — first-timer, returning, etc.] with traveling alone. I'm [age, gender] and that affects safety thinking. Help me with: (1) the three things first-time solo travelers in this destination usually worry about and what's actually a real concern, (2) the daily routine of a confident solo traveler, (3) one practice for the awkward moment of eating dinner alone, (4) one small ritual that turns lonely moments into memorable ones.

WHY IT WORKS

Solo travel anxiety is mostly imagined and partly real. Naming both lets you handle each correctly.

59. The Budget-Trip Optimizer

15 min · intermediate

WHEN TO USE IT

When you want to travel but the cost is the obstacle.

THE PROMPT

I want to go to [destination] but my budget is tight at [amount]. The trip would be [duration] for [people]. Help me cut costs intelligently: (1) where to spend less without ruining the trip — flights, food, transport, activities, (2) where not to cut, no matter what, (3) one underused tactic for this destination — off-season timing, neighborhood choice, etc., (4) the one experience worth paying for even on a tight budget.

WHY IT WORKS

Budget travel is not about deprivation but about where the money goes. The 'where not to cut' line is what keeps the trip joyful.

60. The Post-Trip Reflection

15 min · reflective

WHEN TO USE IT

On the flight home, or the first quiet morning after.

THE PROMPT

I just got back from [destination], [duration] trip. Ask me five short questions, one at a time, about: (1) the moment I most want to remember, (2) something that surprised me about the place or about myself, (3) something I'd do differently next time, (4) something I want to bring home into my regular life, (5) what kind of trip I want to take next. Then summarize my answers in one paragraph I could paste into my journal.

WHY IT WORKS

Trips become memories or they become receipts. The reflection turns one into the other.

Putting It Together: How to Plan a Trip You Will Actually Enjoy

Most travel disappointment comes from a single mistake: optimism about energy. People plan trips for the version of themselves that is rested, curious, healthy, and patient. They take the trip as the version of themselves that is actually traveling — jet-lagged, in unfamiliar food, sleeping badly, navigating an unfamiliar transport system, arguing softly with a partner about whether to see one more cathedral.

The prompts in this domain are corrective. They build itineraries with buffers (Prompt 51), packing lists for the body you actually have on the trip (Prompt 52), eating plans that respect when locals actually eat rather than when guidebooks say they do (Prompt 53), and routines that survive bad weather and tired children (Prompt 57). They are designed not for the most trips you can take, but for the most enjoyment you can extract from each trip.

The two prompts every traveler should run before every trip are Prompt 51 (Honest Itinerary) and Prompt 54 (Travel Emergency Briefing). The first protects your enjoyment; the second protects your safety. Together they take less than thirty minutes and produce a substantially better trip than the version planned via three open browser tabs at midnight.

Two prompts in this domain are designed for emotional rather than logistical work. Prompt 58 (Solo-Travel Confidence Builder) is for the moment before your first solo trip in years — the moment when the trip feels exciting in theory and terrifying in practice. Prompt 60 (Post-Trip Reflection) is for the moment after, when most trips evaporate into camera roll and credit-card statements rather than memories. Run them. They take ten minutes each. They turn travel from consumption into experience.

A budget note. Prompt 59 (Budget-Trip Optimizer) is the difference between a trip you cannot afford and a trip you can. The frame is not deprivation; the frame is intelligent allocation. The prompt asks you not to spend less, but to spend correctly — to put your money where it will create the experience and not where it will create the receipt.

Travel is a privilege that compounds. Each trip teaches you how to take the next one. Use these prompts not to make travel an optimization exercise but to make it the kind of experience you can remember in detail twenty years from now. The point of the buffer day is not the buffer; it is the unplanned afternoon when something becomes the thing you will tell stories about for the rest of your life.

DOMAIN 7 — Home, Cooking & Daily Life

Daily life is where time goes to die. Meal planning, household decisions, repair calls, the same small choices made wearily a thousand times. ChatGPT can take over the cognitive load of recurring decisions and give you back the mental space to enjoy the parts of home life worth being present for. The ten prompts in this domain are the ones that compound week after week.

At a Glance

The prompts in this domain at a quick scan. Find the one that fits your moment.

#	Prompt	Use when...
61	Weekly Meal-Plan Generator	<i>Sunday evening, before shopping</i>
62	Pantry-Salvage Recipe	<i>When you have ingredients, no plan</i>
63	Recipe-Substitution Engine	<i>Mid-cooking, missing an ingredient</i>
64	Home-Repair Triage Tool	<i>When something's broken</i>
65	Cleaning-Schedule Designer	<i>When the house feels chaotic</i>
66	Decluttering Decision-Maker	<i>Staring at an overflowing closet</i>
67	Plant-Parent Diagnostic	<i>When a plant is dying</i>
68	Wardrobe Capsule Builder	<i>Full closet, nothing to wear</i>
69	Gift-Idea Generator	<i>Stuck on what to give someone</i>
70	Daily Routine Designer	<i>When mornings/evenings feel like chaos</i>

61. The Weekly Meal-Plan Generator

20 min · beginner

WHEN TO USE IT

Sunday evening, before grocery shopping.

THE PROMPT

Build me a 7-day dinner plan for [number] people. We eat [vegetarian / non-veg / specify allergies and dislikes]. I have [skill level — beginner / intermediate / advanced] cooking time of [minutes per meal]. Two of the seven nights I want easy. One night I want to try something new. Include: (1) the seven dinners with one-line descriptions, (2) a single consolidated grocery list grouped by aisle, (3) which two dishes to prep on Sunday, (4) one swap if a key ingredient is unavailable.

WHY IT WORKS

Meal planning fails because it's too rigid. Two easy nights and one ambitious night is the rhythm that survives a real week.

62. The Pantry-Salvage Recipe

10 min · beginner

WHEN TO USE IT

When you have ingredients but no plan and don't want to order in.

THE PROMPT

Here's what I have in my fridge and pantry: [list]. The dietary constraints are [list]. I have [time] and want to make dinner for [number] people. Suggest three options: (1) the easiest, (2) the most interesting, (3) the one that uses things up before they go bad. For my pick, give me a single-page recipe with no fluff.

WHY IT WORKS

The 'uses things up before they go bad' option saves more money over a year than meal planning. ChatGPT is excellent at fridge alchemy.

63. The Recipe-Substitution Engine

2 min · beginner

WHEN TO USE IT

Mid-cooking, when you discover you're missing one ingredient.

THE PROMPT

I'm making [dish]. I'm missing [ingredient]. I have [list of related things in the kitchen]. Tell me: (1) the closest substitute from what I have and why it works, (2) one thing not to substitute even if I think I can, (3) one adjustment to another step if I make this swap.

WHY IT WORKS

Half of home-cooking disasters are bad substitutions. The 'one adjustment' line is the difference between dinner and an excuse to order takeout.

64. The Home-Repair Triage Tool

10 min · beginner

WHEN TO USE IT

When something has broken and you don't know if it's serious.

THE PROMPT

Something is wrong with my [appliance / fixture / system]. The symptoms are [describe]. It started [when]. Tell me: (1) the three most common causes, ranked by likelihood, (2) one safe thing I can check myself before calling anyone, (3) when to definitely call a professional and stop investigating, (4) the question I should ask the professional that exposes whether they're being honest.

WHY IT WORKS

Home-repair professionals charge more when you sound clueless. The 'question that exposes honesty' is your shield.

65. The Cleaning-Schedule Designer

15 min · beginner

WHEN TO USE IT

When the house feels chaotic and your weekend keeps getting eaten.

THE PROMPT

I live in a [size / type] home with [number of people / pets]. Build me a sustainable cleaning schedule: (1) what gets done daily — should take less than 15 minutes total, (2) what gets done weekly, on which day, (3) what gets done monthly, (4) what gets done seasonally. Be realistic for someone with a full-time job. Don't make me clean baseboards every week.

WHY IT WORKS

Cleaning schedules from magazines are designed for people who don't work. The 'less than 15 minutes daily' rule is what makes it last.

66. The Decluttering Decision-Maker

20 min · intermediate

WHEN TO USE IT

When you're staring at an overflowing closet, drawer, or shelf.

THE PROMPT

I'm decluttering [specific area]. I struggle with [common pattern — sentimental items / 'might use someday' / guilt about money spent]. Give me: (1) three questions to ask about each item that cut through my pattern, (2) one rule for items I genuinely can't decide on, (3) the disposal order — donate, sell, recycle, trash — for fastest progress, (4) what to do with the 'maybe' pile so it doesn't become permanent.

WHY IT WORKS

Decluttering fails because the 'maybe pile' is permanent. The rule for that pile is the make-or-break.

67. The Plant-Parent Diagnostic

10 min · beginner

WHEN TO USE IT

When a plant is dying and you don't know why.

THE PROMPT

My [plant species] is showing [symptoms — yellow leaves, drooping, brown tips]. It lives in [light condition], gets watered [frequency], and is in a [pot type]. The symptoms started [when]. Walk me through: (1) the three most likely causes, ranked, (2) one thing I should change today, (3) one thing I should not change for at least two weeks even if it looks worse, (4) how I'll know if it's recovering.

WHY IT WORKS

Plant problems get worse when worried owners change three things at once. The 'don't change this for two weeks' line is what saves plants.

68. The Wardrobe Capsule Builder

30 min · intermediate

WHEN TO USE IT

When you have a full closet and nothing to wear.

THE PROMPT

I'm a [age, gender, profession] living in [climate]. My style is [describe — classic, casual, formal, mixed]. My budget for refresh is [amount]. Help me design a capsule wardrobe: (1) the 25-30 core pieces that cover 80% of my life, (2) the three quality pieces worth investing in, (3) one item I probably already have too many of, (4) one missing piece that would expand my outfits noticeably.

WHY IT WORKS

Closet abundance is the cause of wardrobe paralysis. A capsule reveals which 25 pieces you actually wear.

69. The Gift-Idea Generator

10 min · beginner

WHEN TO USE IT

When you've been staring at the laptop trying to think of something for someone.

THE PROMPT

I need to give a gift to [person]. They are [relationship], [age]. They love [3-5 specific things]. They already have [list known items]. My budget is [range]. The occasion is [event]. Suggest: (1) three thoughtful options across the budget range, (2) one option that's an experience rather than an object, (3) one option that's a consumable they'd never buy themselves, (4) the safe fallback if I run out of time.

WHY IT WORKS

Gift paralysis is real. The 'consumable they'd never buy themselves' line is the most-loved gift category according to most surveys.

70. The Daily Routine Designer

20 min · intermediate

WHEN TO USE IT

When your mornings or evenings feel like chaos.

THE PROMPT

Here is what my [morning / evening] currently looks like: [describe step by step with timing]. I want it to feel less rushed and more grounding. My fixed constraints are [list — work, kids, commute, etc.]. Redesign my routine: (1) move two things earlier that would help most, (2) add one small ritual that costs less than five minutes, (3) cut one thing that isn't earning its place, (4) plan B for the day when everything goes wrong.

WHY IT WORKS

Routines fail when they assume good days. The 'plan B' is what keeps the routine alive on Mondays.

Putting It Together: Reclaiming the Hours That Disappear

Daily life is where time goes to die. Not in the dramatic ways — not in disasters or emergencies — but in the small recurring decisions made wearily a thousand times. What's for dinner. Should I clean the kitchen now or later. The bathroom faucet is leaking, who do I call, is it bad. The closet is overflowing, where do I even start. Each of these decisions costs five minutes of mental energy. Multiply by 365 days and you have a substantial portion of your one wild and precious life spent on the cognitive overhead of being an adult in charge of a home.

The prompts in this domain are designed to remove that overhead. Not perfectly — daily life is messy and a model cannot live with you — but enough that you stop spending Sunday evenings in vague dread about the week ahead.

The single highest-return prompt in this domain is Prompt 61 — the Weekly Meal-Plan Generator. Used consistently, it eliminates approximately three small daily decisions per day, replaces them with one slightly larger weekly decision, reduces grocery costs (because the list is consolidated), reduces food waste (because the ingredients overlap across meals), and dramatically reduces takeout (because you actually have something planned). The first time you run it, the meal plan will feel slightly off; by the third week, you will have learned to specify your real preferences and the plans will feel as good as anything you would have made yourself.

Two specific prompts in this domain solve emotional rather than logistical problems. Prompt 66 (Decluttering Decision-Maker) is for the closet that has been overwhelming you for two years. Prompt 70 (Daily Routine Designer) is for the morning or evening that feels like chaos. Each one is a single conversation. Each one produces a system you can maintain for months without further input. They are the highest emotional return on time invested in this entire domain.

For families with children, Prompt 64 (Home-Repair Triage) and Prompt 67 (Plant-Parent Diagnostic) are surprisingly often-used. Children break things and care for plants imperfectly. The triage prompts save you the embarrassment of calling the wrong professional and the heartbreak of misdiagnosing a houseplant. Small wins, but they accumulate.

A note on cooking. Prompt 62 (Pantry-Salvage Recipe) is genuinely magical the first dozen times you use it. The frequency with which ChatGPT can construct a real meal out of the contents of a refrigerator that seems empty is one of the most fun discoveries in this whole book. Use it on Tuesday nights. Save the takeout money.

DOMAIN 8 — Creativity & Personal Projects

Creative work is mostly the work of starting and the work of finishing. The middle takes care of itself once the first and the last are unblocked. ChatGPT cannot make you talented, but it can break the blank page, structure the messy middle, and edit you with patience that no human collaborator can sustain. The ten prompts in this domain are for the projects you've been meaning to start for years.

At a Glance

The prompts in this domain at a quick scan. Find the one that fits your moment.

#	Prompt	Use when...
71	Blank-Page Defeater	<i>Staring at an empty document</i>
72	Story-Beat Builder	<i>Idea but no structure</i>
73	Personal-Essay Coach	<i>When you have something to say</i>
74	Photography-Project Definer	<i>Photos going nowhere</i>
75	Music-Listening Curator	<i>Same playlist for years</i>
76	Side-Project Validator	<i>Before 3 months of building</i>
77	Hobby-Restart Planner	<i>Returning to old love</i>
78	Editing Partner	<i>After any draft</i>
79	Personal-Branding Writer	<i>Before any bio update</i>
80	Project-Finishing Protocol	<i>When 90% done, won't ship</i>

71. The Blank-Page Defeater

10 min · beginner

WHEN TO USE IT

When you're staring at an empty document and can't begin.

THE PROMPT

I want to write [type of piece — essay / blog post / story / speech / letter] about [topic]. I'm stuck. Don't write it for me. Instead: (1) ask me three questions whose answers will be my opening paragraph, (2) suggest three possible angles on this topic — one safe, one weird, one personal, (3) give me a single bad first sentence I can rewrite. The point of the bad sentence is to make starting easier than judging.

WHY IT WORKS

The blank page is defeated by deliberately bad first sentences. ChatGPT is excellent at producing bad first sentences for you to improve.

72. The Story-Beat Builder

20 min · intermediate

WHEN TO USE IT

When you have a story idea but no structure.

THE PROMPT

I have an idea for a story: [paste premise]. The protagonist is [describe]. The setting is [describe]. Give me a 10-beat outline: (1) opening image, (2) inciting incident, (3) the protagonist's wrong first response, (4) escalation, (5) midpoint reversal, (6) deeper conflict, (7) lowest point, (8) the choice they couldn't make at the start, (9) climax, (10) closing image. Keep each beat to one sentence.

WHY IT WORKS

Most stories die in the middle. A 10-beat outline shows where the middle is going before you write it.

73. The Personal-Essay Coach

30 min · advanced

WHEN TO USE IT

When you have a personal experience worth writing about.

THE PROMPT

I want to write a personal essay about [experience]. The thing I want the reader to feel by the end is [describe]. Help me find the shape: (1) what is the smallest specific moment I should open with, (2) what is the larger meaning that moment connects to, (3) what is the line near the end that earns the meaning without explaining it, (4) what should I leave out that I want to put in.

WHY IT WORKS

Personal essays fail when they explain. The 'leave out what I want to put in' line is the key craft move.

74. The Photography-Project Definer

20 min · intermediate

WHEN TO USE IT

When you take a lot of photos but they aren't going anywhere.

THE PROMPT

I take photos of [subjects]. I have [equipment]. I'm not a professional but I'd like the work to feel intentional. Help me design a personal project: (1) a focus narrow enough to be a project but wide enough to last 12 months, (2) a constraint that will improve the work, (3) one place to share monthly that's not Instagram, (4) the one criteria a finished image must meet to make it into the project.

WHY IT WORKS

Hobby photography drifts. A constraint and a non-Instagram outlet produce the discipline that turns drift into a body of work.

75. The Music-Listening Curator

10 min · beginner

WHEN TO USE IT

When your playlist has been the same for two years.

THE PROMPT

I love [3-5 artists]. I'm in a [musical mood — rut / curious / open]. Suggest: (1) three artists from different decades who share something with what I love, (2) one album I should listen to start to finish, not on shuffle, (3) one genre I've probably dismissed that I should give one fair listen, (4) a specific track to start with for each suggestion. Skip 'most popular' lists. Pick what fits.

WHY IT WORKS

Music ruts are taste paralysis. Specific entry points break the loop.

76. The Side-Project Validator

20 min · advanced

WHEN TO USE IT

Before you spend three months building something.

THE PROMPT

I'm thinking of building [side project]. The problem it solves is [describe]. The audience is [describe]. Before I start, ask me five hard questions: (1) the one nobody who's excited about an idea wants to be asked, (2) one about whether the audience exists in numbers, (3) one about whether they'd actually pay for it, (4) one about what I'm secretly afraid of with this project, (5) one about the version of this that would actually be worth doing.

WHY IT WORKS

Most side projects fail because they were never validated. The 'secret fear' question saves you from the project that wasn't really yours.

77. The Hobby-Restart Planner

15 min · intermediate

WHEN TO USE IT

When you used to love a hobby and want to come back to it.

THE PROMPT

I used to love [hobby]. I haven't done it in [duration]. The reason I stopped was [reason]. The reason I want to come back is [reason]. Help me restart: (1) a 4-week ramp that respects how rusty I am, (2) one expectation to drop because of the gap, (3) one piece of equipment I probably need to replace, (4) a reframe of what 'good' looks like at this stage.

WHY IT WORKS

Hobby restarts fail because of unrealistic expectations. The 'one expectation to drop' is the kindest thing you can do for yourself.

78. The Editing Partner

20 min · intermediate

WHEN TO USE IT

After you've drafted anything you want to make better.

THE PROMPT

Here is my draft: [paste]. The audience is [describe]. The thing I want them to feel or do is [describe]. Give me an edit pass that: (1) flags any sentence that's longer than it needs to be, (2) flags any place where I'm telling instead of showing, (3) flags one transition that doesn't earn its move, (4) suggests one cut that would strengthen the whole. Don't rewrite. Mark and explain.

WHY IT WORKS

The 'mark and explain' instruction preserves your voice. Rewrites remove it.

79. The Personal-Branding Writer

20 min · intermediate

WHEN TO USE IT

Before updating any bio, profile, or about page.

THE PROMPT

I need a bio for [context — LinkedIn / website / book jacket / introduction]. My background is [paste]. The audience is [describe]. The vibe should be [confident / warm / dry / direct]. Write me three versions: 30 words, 75 words, 150 words. Each version should: (1) name what I do without a job-title cliché, (2) include one specific number or proof point, (3) end with something that hints at the human, not the resume.

WHY IT WORKS

Bios fail because they're either too short to mean anything or too long to be read. Three lengths give you the right one for any context.

80. The Project-Finishing Protocol

30 min · advanced

WHEN TO USE IT

When you have a 90% done project that you can't finish.

THE PROMPT

I have a project that is roughly 90% done: [describe]. The remaining 10% is [list]. The reason I haven't finished is [your honest read — perfectionism / fear / lost interest / waiting for something]. Help me close it: (1) define 'done' in one specific sentence I will accept, (2) the smallest next step that I could do today, (3) one cut to the remaining work that would let me ship sooner, (4) the date by which I'm allowed to call it abandoned if I haven't finished by then.

WHY IT WORKS

Most unfinished projects don't need more work — they need a definition of done. The 'allowed to abandon' date is permission to either finish or move on.

Putting It Together: How to Actually Finish Something

Most creative projects fail at one of two points: the beginning or the end. The middle, despite its reputation, mostly takes care of itself once the beginning has been executed and the end has been promised. The prompts in this domain are heavily weighted toward those two failure points, because that is where the leverage is.

For beginnings: Prompt 71 (Blank-Page Defeater) is the single best tool I have ever found for the moment of paralysis at the start of a piece of writing. The principle is unintuitive — deliberately bad first sentences are easier to improve than to write — but it works almost every time. After a year of using it, you may notice you no longer have a fear of blank pages. They have become, simply, pages that have not yet been written on, which is what they actually are.

For endings: Prompt 80 (Project-Finishing Protocol) is the prompt to run on the project that has been 90% done for six months. The pattern is universal: the last 10% of a project is almost always not actually 10% more work; it is a definition-of-done problem disguised as a work problem. Once "done" is defined in one specific sentence, the project usually closes within a week.

Between the beginning and the end, the most useful prompt in this domain is Prompt 78 — the Editing Partner. Use it after a draft is complete, not during. The instruction to "mark and explain" rather than "rewrite" is essential; rewriting destroys voice, while marking and explaining preserves it. After a year of consistently running this prompt after every important piece of writing, you will be a meaningfully better writer, because you will have internalized what the model keeps flagging.

For ambitious creative readers, two prompts deserve special attention. Prompt 76 (Side-Project Validator) prevents you from spending three months building something nobody wants. Prompt 79 (Personal-Branding Writer) gives you the bio that the rest of the world will read and that will affect how seriously your work is taken. Neither is fun work. Both are high-leverage.

A reminder before this domain closes. ChatGPT cannot make you talented, and it cannot replace the slow, frustrating, sometimes ugly process by which talent develops. What it can do is reduce the friction that keeps talent from showing up to its own work. The blank page is conquered. The bad day is survived with one decent draft. The 90%-done project becomes 100% done. These are not small things. The career of any working creator is mostly built out of these small unblockings, repeated over years.

DOMAIN 9 — Big Decisions & Life Planning

Big decisions are not made by spreadsheets. They are made by the body, the heart, and the gut, and then justified by the spreadsheet. ChatGPT cannot make these decisions for you, and it should not. But it can structure the question, surface the constraints, name the things you're avoiding naming, and rehearse the conversations that come after. The ten prompts in this domain are the ones to use before the big calls, not instead of them.

At a Glance

The prompts in this domain at a quick scan. Find the one that fits your moment.

#	Prompt	Use when...
81	Decision Framework	<i>Decision spinning > 2 weeks</i>
82	Pros-and-Cons Auditor	<i>List not producing clarity</i>
83	Five-Year Projection	<i>Before any major commitment</i>
84	Regret-Minimization Test	<i>High-stakes, uncertain future</i>
85	Values-Clarification	<i>When two goods pull opposite ways</i>
86	Pre-Mortem for Big Moves	<i>Before relocating/marrying/quitting</i>
87	Money-Decision Stress-Test	<i>When income/expenses shift > 10%</i>
88	Talk to Three People	<i>Before decisions affecting others</i>
89	Identity-Shift Check-In	<i>When the decision changes who you are</i>
90	Decision-Made Letter	<i>After deciding, before announcing</i>

Safety note: The prompts in this domain are decision-structuring aids, not substitutes for human judgment. For decisions involving regulated processes — immigration, divorce, custody, large financial commitments, cross-border tax — the structure of the question is yours to refine here, but the answer requires a qualified professional who can verify current rules and apply them to your specific situation. Rules change frequently; AI tools can be outdated by months or years on specifics.

81. The Decision Framework

30 min · advanced

WHEN TO USE IT

When a major decision has been spinning in your head for more than two weeks.

THE PROMPT

I'm trying to decide between [Option A] and [Option B]. Here is what I know about each: [paste]. Before I lean one way or the other, help me think clearly: (1) what is the actual question, named in one sentence, (2) what would the version of me five years from now thank me for, (3) what is one piece of information I don't have but could get in 48 hours, (4) what is the worst-case version of each option, (5) what is the cost of waiting another month to decide.

WHY IT WORKS

The 'cost of waiting' question is the unspoken truth. Sometimes waiting is wise; sometimes it's avoidance dressed as wisdom.

82. The Pros-and-Cons Auditor

15 min · intermediate

WHEN TO USE IT

When your pros-and-cons list isn't producing clarity.

THE PROMPT

Here is my pros and cons list for [decision]: [paste]. Audit it: (1) which 'pro' is actually a fear of losing the option, not a real benefit, (2) which 'con' is actually an obstacle, not a reason against, (3) which item appears on neither list that should, (4) which item is doing more weight than it deserves. Don't decide for me. Show me the list I actually have.

WHY IT WORKS

Pros-and-cons lists fail because they treat every item as equal. The audit reveals what the list is hiding.

83. The Five-Year Projection

20 min · advanced

WHEN TO USE IT

Before any decision involving a major commitment.

THE PROMPT

If I choose [option] today, walk me through a realistic five-year projection: (1) the most likely path, (2) the most likely good surprise, (3) the most likely bad surprise, (4) what my Year 3 self would probably tell my Year 1 self, (5) the one thing about today's version of this decision that would look different in five years. Be honest. Don't tell me what I want to hear.

WHY IT WORKS

Most decisions are made on the next 12 months. The 5-year projection reveals which option ages well.

84. The Regret-Minimization Test

20 min · reflective

WHEN TO USE IT

When the choice is high-stakes and the future is uncertain.

THE PROMPT

I'm facing [decision]. Walk me through Jeff Bezos's regret-minimization test: (1) project me to age 80, looking back, (2) which version of this choice would I most regret not having tried, (3) is the regret about the action itself or about the path it closed, (4) what would I tell a friend in this exact situation. End with the one sentence that captures my answer.

WHY IT WORKS

Regret minimization works because it puts decisions in the right time frame. The fear of failing today is small compared to the regret of not having tried.

85. The Values-Clarification Exercise

30 min · reflective

WHEN TO USE IT

When two good options pull in opposite directions.

THE PROMPT

I'm choosing between options that align with different values of mine. Walk me through five of my values one at a time. For each, ask me: (1) how I'd rank it against the others if I had to pick three, (2) one moment in the past year where I lived this value, (3) one moment where I betrayed it. After all five, summarize what my actual top three values look like in practice — not what I say they are, but what I do.

WHY IT WORKS

Stated values and lived values are different. Decisions that ignore the gap collapse later.

86. The Pre-Mortem for Big Moves

30 min · advanced

WHEN TO USE IT

Before relocating, marrying, leaving, starting, or quitting.

THE PROMPT

I'm planning to [major move]. Imagine it's two years from now and the move has gone badly. Walk me through the autopsy: (1) what would the three biggest causes of failure most likely be, (2) which of those am I currently underestimating, (3) what is one decision today that would protect against the most-likely failure, (4) what is one warning sign in the first six months that I should respect rather than rationalize.

WHY IT WORKS

Pre-mortems are more effective than optimism. The 'warning sign I should not rationalize' line is the value of the exercise.

87. The Money-Decision Stress-Tester

20 min · intermediate

WHEN TO USE IT

Before any decision that changes your monthly income or expenses by more than 10%.

THE PROMPT

I'm considering [financial change]. My current numbers are [income, expenses, savings, debts]. Stress-test the decision: (1) what happens to my numbers if it works as planned, (2) what happens if my income drops 30% the year after, (3) what happens if there's a six-month emergency expense of [amount], (4) at what point would I need to reverse course, (5) what is the smallest version of this decision I could test before committing.

WHY IT WORKS

Most financial trouble comes from optimistic single-scenario planning. Stress-testing is the cheap insurance.

88. The 'Talk to Three People' Protocol

10 min · intermediate

WHEN TO USE IT

Before any decision that will affect more than just you.

THE PROMPT

I'm about to make [decision]. It will affect [people]. Before I go ahead, name the three people I should talk to and why: (1) someone who has done this thing and lived with it for years, (2) someone who knows me well enough to push back, (3) someone whose life will change because of this. For each, suggest the question I should ask them.

WHY IT WORKS

Decisions made alone are decisions made small. The third person — whose life will change — is the one most often skipped.

89. The Identity-Shift Check-In

30 min · reflective

WHEN TO USE IT

When the decision changes not just what you do but who you are.

THE PROMPT

I'm considering [decision]. If I do this, the version of me on the other side will be [describe what changes]. Help me check in honestly: (1) am I running toward this new identity or running away from the current one, (2) what part of my current identity will I miss more than I expect, (3) what part am I ready to leave behind, (4) what would my younger self think of this change, (5) what would my older self think.

WHY IT WORKS

Big decisions are identity shifts. Naming the shift before making it prevents the disorientation that comes after.

90. The Decision-Made Letter

15 min · reflective

WHEN TO USE IT

After you've decided, before you announce it.

THE PROMPT

I've decided to [decision]. Help me write a letter to my future self, dated one year from today, that: (1) names the decision and why I made it, (2) acknowledges what I was afraid of when I made it, (3) sets one small, checkable expectation for one year out, (4) ends with one sentence I'll need to read in a hard moment. Save the letter. Read it on the anniversary.

WHY IT WORKS

The decision letter is the cheapest commitment device in personal psychology. The 'one sentence for a hard moment' is what you wrote it for.

Putting It Together: When the Stakes Are Real

The prompts in this domain are different from the rest of the book. The other prompts are tools for problems that recur — meals, emails, workouts, weekly reviews. These prompts are for moments that come once or twice a decade. Whether to leave the job. Whether to marry the person. Whether to move continents. Whether to start the company. Whether to end the relationship. Whether to commit the money. Whether to walk away.

These are not problems language models are uniquely qualified to solve. They cannot be. The model does not know your history, your nervous system, the weight of your particular fear, the texture of the relationships involved. What the model can do — and this is meaningful — is structure the question, surface the constraints, name the trade-offs, and rehearse the conversations that will follow. None of this is a substitute for human judgment. All of it is preparation for human judgment.

The two highest-leverage prompts in this domain are Prompt 84 (Regret-Minimization Test) and Prompt 86 (Pre-Mortem for Big Moves). Together they triangulate the decision from two directions. The regret-minimization test asks the version of you at age eighty which option you would most regret not taking. The pre-mortem asks what would have to go wrong for this to fail badly two years from now. The first is a courage prompt; the second is a wisdom prompt. Most big decisions need both.

For decisions that involve other people — marriage, divorce, relocation, career changes that affect a family — Prompt 88 (Talk to Three People Protocol) is the discipline most often skipped. Decisions made alone are decisions made small. The prompt insists on three specific kinds of conversations before commitment. Most readers report that one of those three conversations changes the decision, or at least changes its shape, in ways the model could not have predicted.

A particular caution about this domain. The model can produce text that sounds wise. Wisdom is not its actual capability; pattern-matching against a vast library of human writing about wisdom is. This is mostly fine — most wisdom is pattern-matching against a vast library of human experience anyway — but it means you should treat the model's confident answers about your specific life with healthy skepticism. The questions it asks are usually more valuable than the conclusions it draws.

If there is one prompt in this domain to use on a regular schedule, it is Prompt 90 — the Decision-Made Letter. Once a decision has been made and is about to be acted on, the letter to your future self is the cheapest commitment device in personal psychology. Most readers who do this once never do it again, until they are facing the next big decision two years later. That is exactly the right cadence.

DOMAIN 10 — Thinking, Reflection & Personal Growth

ChatGPT will not change you. Only you can do that. But ChatGPT is a remarkably good thinking partner for the work that change requires — the journaling you've been meaning to start, the patterns you can't quite see, the questions you haven't asked yourself in years. The eleven prompts in this final domain are the ones that compound over a lifetime. Use them slowly. Use them honestly. Use them when nobody is watching.

At a Glance

The prompts in this domain at a quick scan. Find the one that fits your moment.

#	Prompt	Use when...
91	Daily Three-Question Journal	<i>Every evening, 5 minutes</i>
92	Weekly Review	<i>Sunday evening, no phone</i>
93	Pattern-Finder	<i>When something keeps happening</i>
94	Forgiveness Letter	<i>When something old still occupies you</i>
95	Gratitude Audit	<i>When gratitude has gone stale</i>
96	Self-Compassion Rehearsal	<i>When you've been hard on yourself</i>
97	Life-Inventory	<i>Once a year, your birthday</i>
98	Wisdom-from-Elders Prompt	<i>When you wish you could ask someone</i>
99	Dying-Person's-Perspective	<i>When you've lost the plot</i>
100	Letter to Your Younger Self	<i>Once, on a quiet evening</i>
101	Permission Slip	<i>Know what you need, won't allow it</i>

91. The Daily Three-Question Journal

5 min · beginner

WHEN TO USE IT

Every evening, for five minutes.

THE PROMPT

Ask me three questions, one at a time: (1) what was the most alive moment of my day, (2) what was I avoiding today, (3) one thing I want to carry into tomorrow. After my answers, reflect back what you noticed in three sentences. Don't give advice. Don't be a therapist. Be a kind, attentive friend with a good memory.

WHY IT WORKS

Three questions is the sustainable depth for daily journaling. Five questions becomes a chore by week two.

92. The Weekly Review

15 min · reflective

WHEN TO USE IT

Sunday evening, with tea and no phone.

THE PROMPT

I'd like to review my week. Ask me, one at a time: (1) the week's most surprising moment, (2) the week's hardest moment, (3) one person I'm grateful for and why, (4) one habit that worked, (5) one habit that didn't. After all five, summarize the week in one paragraph as if you were writing the opening to my future autobiography. Be specific. Skip the cliches.

WHY IT WORKS

The 'autobiography opener' framing produces honesty that 'review your week' does not.

93. The Pattern-Finder

20 min · reflective

WHEN TO USE IT

Once a quarter, when something keeps happening.

THE PROMPT

Here is something that keeps happening to me: [describe pattern]. It has happened in [contexts]. The other people involved are [describe types or specific people]. My role each time has been [your honest read]. Help me see: (1) the common factor across the instances, (2) the part of it that is genuinely about me, (3) the part that may not be about me at all, (4) one experiment I could run to test which is which.

WHY IT WORKS

Patterns are visible when listed. The 'experiment to test which is which' protects against false self-blame and false external blame.

94. The Forgiveness Letter

30 min · advanced

WHEN TO USE IT

When something old is still occupying space.

THE PROMPT

I'm carrying something from [time / event] involving [person, possibly myself]. I haven't been able to put it down. Help me write a letter I will not send: (1) what happened in three sentences, factually, (2) what it cost me, named honestly, (3) what part I had in it, named with kindness, (4) what I'm choosing to lay down, even though the other person hasn't earned it. End the letter with a single line that releases the weight without erasing the memory.

WHY IT WORKS

Forgiveness is for you, not them. The unsent letter is the safest place to do the work.

95. The Gratitude Audit

10 min · reflective

WHEN TO USE IT

When the gratitude practice has become going through motions.

THE PROMPT

Generic gratitude lists have stopped working for me. Instead, ask me: (1) one person who quietly improved my life this year that I haven't thanked, (2) one piece of luck I keep forgetting was luck, (3) one hard thing I'm grateful for in retrospect, (4) one ordinary thing I would miss instantly if it disappeared. After my answers, suggest one specific small action of gratitude I could take this week — not 'feel grateful,' a real action.

WHY IT WORKS

Generic gratitude practices stop working. Specific, action-paired gratitude survives.

96. The Self-Compassion Rehearsal

15 min · reflective

WHEN TO USE IT

When you've been hard on yourself for too long.

THE PROMPT

I've been hard on myself about [issue]. The voice in my head has been saying [paraphrase]. Help me rehearse a different conversation: (1) speak to me the way a wise older mentor who genuinely loves me would, (2) name what I did factually without softening it, (3) name what is true about me that the harsh voice ignores, (4) end with one specific thing this mentor would tell me to do or stop doing this week.

WHY IT WORKS

Self-compassion is not soft. The 'specific thing to do or stop' makes it actionable.

97. The Life-Inventory

45 min · reflective

WHEN TO USE IT

Once a year, on your birthday.

THE PROMPT

I'm doing my annual life inventory. Walk me through eight areas, one at a time: health, money, work, relationships, family, learning, joy, contribution. For each, ask me: (1) one number I could put on it from 1-10, (2) one specific thing that worked this year, (3) one specific thing that didn't, (4) one small intention for the next year. At the end, show me the eight intentions on one page.

WHY IT WORKS

Annual reviews work when they are structured. Eight areas covers a life without becoming a chore.

98. The Wisdom-from-Elders Prompt

15 min · reflective

WHEN TO USE IT

When you wish you could ask someone older who has lived through this.

THE PROMPT

I'm dealing with [situation]. Imagine you are a wise elder who has lived through versions of this many times. Don't be cute. Don't be poetic. Tell me: (1) the one thing about this situation that always turns out to matter less than people think, (2) the one thing that always turns out to matter more, (3) the question I'm not asking that I should be, (4) one piece of advice you'd offer that you'd also expect me to ignore, and why I should not ignore it.

WHY IT WORKS

The 'advice you'd expect me to ignore' line surfaces what your defenses are blocking.

99. The Dying-Person's-Perspective Question

15 min · reflective

WHEN TO USE IT

When you've lost the plot and need to remember what matters.

THE PROMPT

Imagine I'm at the end of a long, well-lived life, looking back at my life as it is right now. Have that future me ask me, one at a time: (1) what am I currently spending my time on that won't matter at all, (2) what am I underestimating because it's quiet and ordinary, (3) what am I postponing that I will wish I had not, (4) one person I should call this week, (5) one thing I should let go of permanently.

WHY IT WORKS

The future-self prompt is the cheapest perspective shift in human psychology. The 'one person to call' line is what makes it real.

100. The Letter to Your Younger Self

45 min · reflective

WHEN TO USE IT

Once, on a quiet evening, with no rush.

THE PROMPT

Help me write a letter to myself at age [a specific past age you remember well]. The letter should: (1) name what was hard for me at that age that I didn't have words for then, (2) tell me one thing that was true even though I felt it wasn't, (3) tell me one thing I was wrong about that I needed to be wrong about, (4) skip the warnings I would not have heeded, (5) close with one sentence that I, today, also need to hear. Read the letter aloud after writing it.

WHY IT WORKS

The letter is for your younger self and your present self equally. The 'one sentence I also need to hear' is the gift you didn't know you were giving yourself.

101. The Permission Slip

15 min · reflective

WHEN TO USE IT

When you know what you need but haven't given yourself permission to do it.

THE PROMPT

There is something I know I want or need but haven't allowed myself to: [name it]. The reason I haven't is [your honest read — guilt, fear, others' expectations, money, time]. Write me a permission slip in three sentences: (1) what I am giving myself permission to want, do, or stop, (2) what I am no longer responsible for justifying, (3) what I am ready to be different in my life from this point forward. Sign it with today's date. Save it where I'll see it.

WHY IT WORKS

The hundred-and-first prompt is the one this whole book has been pointing at. ChatGPT did not give you permission. You did. The book just held the pen.

Putting It Together: The Practice That Outlasts the Technology

The prompts in this final domain are different again. The earlier domains help you do something — write the email, build the plan, finish the project. The prompts here help you be something — more honest, more present, more willing to look at the parts of your life you have been arranging not to see.

These prompts will outlive any specific AI tool. The technology that powers ChatGPT in 2026 will look as quaint in 2036 as a flip phone looks now. But the practice of structured reflection is older than language models, older than computers, older than written language. What is new is that the structure is now available at three in the morning, in your bathrobe, without a therapist, without a journaling app subscription, and without the friction that has historically kept most people from doing the work.

If you take only one practice from this entire book, take Prompt 91 — the Daily Three-Question Journal. Five minutes per evening. Three short questions. After thirty days, something quiet will have shifted. You will know your weeks better. You will catch your patterns earlier. You will notice the avoidances that used to escape your attention. You will not become a different person; you will become a slightly more honest version of the same person, which is most of what personal growth ever actually is.

Two prompts in this domain are heavier and should be used with care. Prompt 94 (Forgiveness Letter) is for something old that is still occupying space — the kind of resentment or shame that has outlived its usefulness but not its grip. Prompt 100 (Letter to Your Younger Self) is for an evening you can give to yourself with no rush. Both prompts will make you cry, sometimes, depending on what comes up. This is not a malfunction. It is the work.

Three prompts in this domain are designed to be used annually rather than weekly: Prompt 95 (Gratitude Audit), Prompt 97 (Life-Inventory), and Prompt 100 itself. Done on the same day each year — many readers use their birthday — they create a practice of reflection that compounds across decades. The you who has done the Life-Inventory ten years in a row is in a different relationship with your own life than the you who has not.

The final prompt in this book — Prompt 101, the Permission Slip — is the one this whole book has been pointing at. ChatGPT did not give you permission. You did. The book just held the pen. Whatever you have been postponing in your life, whatever you have been waiting for someone to say is okay, whatever you have been justifying year after year — the permission you have been waiting for has always been yours to give yourself. The prompt is just a structure for the act of giving it.

Use the time well.

Quick Reference Index

The 101 prompts at a glance, organized by domain. Use this as your map when you are looking for the right prompt for the moment you are in.

Prompts	Domain	When to Use
1-10	Personal Finance & Money	Money-touching moments throughout the year
11-20	Health, Fitness & Wellbeing	Before doctor visits; ongoing health habits
21-30	Work & Career	Before meetings, reviews, applications, hard talks
31-40	Family, Relationships & Communication	Before any message you have been avoiding
41-50	Learning & Self-Improvement	When learning a new subject or skill
51-60	Travel & Lifestyle	Before, during, and after every trip
61-70	Home, Cooking & Daily Life	Weekly planning and household decisions
71-80	Creativity & Personal Projects	Starting, structuring, finishing creative work
81-90	Big Decisions & Life Planning	Once or twice per decade decisions
91-101	Thinking, Reflection & Personal Growth	Daily, weekly, annually for the long haul

A note on order. The prompts are numbered for easy reference, but the order is not a sequence. You do not need to use Prompt 1 before Prompt 2. Use whichever prompt fits the moment you are in. Most readers find that within the first month they have used twelve to fifteen of the prompts in this book, and within the first year, somewhere between thirty and sixty. The remaining prompts wait, like good tools in a well-organized drawer, for the day you reach for them.

Glossary of Terms

A short, plain-English vocabulary for the AI tools era. Useful when reading articles, having conversations, or trying to understand what a younger relative is talking about.

AI (Artificial Intelligence). An umbrella term for software that performs tasks usually associated with human intelligence — recognizing speech, generating text, identifying images, making predictions. The 'intelligence' part is metaphorical; these systems do not think the way humans do, but they produce outputs that often look as if they did.

LLM (Large Language Model). The specific type of AI behind ChatGPT, Claude, Gemini, and similar tools. An LLM is trained on vast amounts of text and learns to predict the most likely next word in any given sequence. From this simple-sounding mechanism, surprisingly capable conversation, writing, and reasoning emerge.

ChatGPT. OpenAI's consumer-facing application of its GPT-series language models. The most widely used AI tool in the world as of this writing. Available in free and paid tiers, with the paid tier offering longer conversations, file uploads, and more capable underlying models.

Prompt. Whatever you type into ChatGPT to begin or continue a conversation. The quality of your prompts is the largest single variable in the quality of the responses you get. This entire book is, in effect, a collection of carefully-engineered prompts.

Prompt Engineering. The discipline of writing prompts that produce useful responses. The phrase makes the activity sound more technical than it usually needs to be. For most everyday users, prompt engineering means: be specific, name the audience, set constraints, ask for the format you want.

Hallucination. When an AI confidently produces information that is not true. Hallucinations are the single biggest reason to verify any specific factual claim from ChatGPT. The model is not lying; it has no concept of lying. It is producing the most likely-looking text given the prompt, which is sometimes accurate and sometimes invented.

Context Window. The amount of text the model can 'see' at once during a conversation. Once a conversation gets long enough, earlier parts may fall outside the context window and be effectively forgotten. This is one reason long, sprawling conversations sometimes produce worse results than short, focused ones.

Token. The unit of text the model processes. Roughly 4 characters or 0.75 words in English, though this varies. You will occasionally see references to 'token limits' on responses or context windows. For practical purposes, treat tokens as 'small chunks of words.'

Fine-tuning. The process of taking a general language model and training it further on specific data to make it better at specific tasks. Most consumers do not need to think about this; it happens behind the scenes when companies build specialized AI products.

RAG (Retrieval-Augmented Generation). A technique where the AI is given access to specific documents or databases at the time of the question, rather than relying only on what it learned during training. This is how AI tools that 'know about your company's documents' work. As a user, you usually do not need to know this is happening.

Multimodal. An AI that can handle multiple types of input — text, images, audio, video. Modern versions of ChatGPT are multimodal, meaning you can paste an image and ask questions about it, not just type words.

GPT (Generative Pre-trained Transformer). The technical name of the model family OpenAI builds. 'Generative' means it produces new text. 'Pre-trained' means it learned from a vast text dataset before being released. 'Transformer' is the technical architecture, named for a 2017 research paper. None of this matters for using the tool.

Generative AI. An umbrella category for AI tools that create new content — text, images, music, video, code. ChatGPT is generative AI for text; tools like DALL-E, Midjourney, and Stable Diffusion are generative AI for images.

AI Agent. A system that uses an AI model to actually do things in the world — book a flight, send an email, file a form — rather than just produce text responses. Agents are an active area of development as of this writing. The capabilities are real but uneven; treat early agent products as experimental.

Custom GPT (or Custom Instruction). A version of ChatGPT that has been pre-configured with specific instructions and sometimes specific reference material. Useful for repeated tasks. The free tier of ChatGPT allows simple custom instructions; the paid tier allows more sophisticated custom GPTs.

API (Application Programming Interface). The technical interface that lets developers build their own products using OpenAI's underlying models. Most consumers will never touch the API directly, but many of the AI tools you use in other apps are talking to an API in the background.

A Note from the Author

This book exists because I have been frustrated, for the better part of two years, with how badly most people use a tool that could meaningfully improve their daily lives.

I have watched friends, clients, family members, and colleagues open ChatGPT, type one vague question, get a vague answer, shrug, and conclude that AI is overhyped. I have watched the same people, when shown a single well-constructed prompt, produce something useful in twenty seconds and then ask, with genuine surprise, why nobody had told them it could do that.

Nobody had told them because most of the writing about AI is either hype, fear, technical literature for developers, or content marketing for AI startups. There is a missing genre: the practical, structured, human-scale guide for ordinary people who want to use these tools to make their actual lives better. This book is my attempt at that missing genre.

The 101 prompts in this book are not random. They are the prompts I have used myself, refined over time, watched others use, and watched fail in instructive ways. Many of them came out of moments where I was about to do something useful — write an email, prepare for a meeting, plan a trip — and stopped to write down the prompt structure that produced the best result. That structure is what you have in your hands.

I do not claim originality for the technique. The principles of clear questioning are as old as Socrates. The principles of structured writing are as old as the rhetoric handbooks of antiquity. What I have done is apply them to the texture of contemporary adult life — the meal plans and the doctor visits and the difficult conversations and the year-end financial reviews. Where the application is original, it is original because the situations are specific. The principles are not.

If you find errors in this book, I would be grateful if you wrote to me. ChatGPT changes; the world changes; some of the specifics in these prompts will need adjustment over time. The book will be updated annually, and reader feedback is the most valuable input to those updates. The contact details are on the page about the author.

If you find that one of these prompts changed something — a relationship, a decision, a piece of work, a moment with someone you love — I would also be grateful to hear about it. Writers do not get many letters that say 'this worked.' The ones we do get are remembered for years.

Appendix A

Worked Examples — Five Prompts in Full Conversation

The prompts in this book work best when you have seen one used end-to-end. The five examples below show what a real exchange looks like — the user's input, ChatGPT's response, and a brief note on what makes the response useful. The names and details have been changed; the structure of the conversations has not. Use these as templates for your own use of the prompts.

Worked Example 1: The Subscription Audit (Prompt 3)

Setup

Sarah, a 38-year-old marketing manager in Toronto, suspects her family is bleeding money on subscriptions but has never actually counted them. On a Sunday afternoon, with her bank statement open in another tab, she runs Prompt 3.

What the user typed:

Here is a list of every recurring subscription on my bank statement: Netflix \$20.99/mo, Disney+ \$14.99/mo, Crave \$19.99/mo, Apple TV+ \$8.99/mo, Spotify Family \$19.99/mo, Apple Music \$14.99/mo (forgot to cancel after free trial), Amazon Prime \$9.99/mo, NYT Digital \$17/mo, Globe and Mail \$25.99/mo, Audible \$14.95/mo, Kindle Unlimited \$11.99/mo, Peloton App \$19/mo (haven't ridden in 8 months), Calm app \$69.99/yr, Headspace \$69.99/yr (renewed automatically), Adobe Creative Cloud \$86.50/mo (work? personal? not sure), iCloud 200GB \$3.99/mo, Google One 100GB \$2.79/mo, Dropbox Plus \$11.99/mo. For each one, tell me: (1) approximate annual cost, (2) one free or cheaper alternative if a reasonable one exists, (3) a single line on whether the value-to-cost ratio looks worth it for an average user. Then rank them from 'definitely keep' to 'cancel today.'

ChatGPT's response:

Here is your subscription audit. Annual costs are rounded.

Streaming video — you have four services totaling \$815/year. Netflix \$252, Disney+ \$180, Crave \$240, Apple TV+ \$108. Reasonable: keep one or two. The math says one premium service plus rotating month-by-month through the others saves about \$400/year and you genuinely watch maybe 60% of what you currently subscribe to.

Music — you have two services totaling \$420/year. Spotify Family \$240, Apple Music \$180. You almost certainly do not need both. Pick the one your household actually uses.

News — \$516/year combined. NYT \$204, Globe and Mail \$312. If you read both daily, both are worth it. If one of them is mostly opened-and-skimmed, drop it. NYT digital alone covers most international news; Globe and Mail covers Canadian.

Reading and audio — Audible \$179, Kindle Unlimited \$144 = \$323/year. Most readers do not need both. Audible is better for new releases; Kindle Unlimited is better for backlist and genre fiction. Pick one.

Fitness/wellness — Peloton \$228 (you have not used in 8 months), Calm \$70, Headspace \$70 (auto-renewed). Total \$368/year. Cancel Peloton today. Pick one of Calm/Headspace or neither.

Productivity/cloud — Adobe Creative Cloud \$1038/year is the largest single line item. If this is for work, expense it. If it is personal, you could replace it with Affinity (one-time purchase ~\$70 each app) and save roughly \$900/year. iCloud, Google One, Dropbox totaling \$221/year — pick one cloud provider; you do not need three.

Amazon Prime \$120/year is usually the easy keep if you order from Amazon at least monthly.

Ranked list:

DEFINITELY KEEP (high value): Amazon Prime, your top news subscription, your top streaming service, your top music service, your single chosen cloud provider.

KEEP IF USED WEEKLY: Adobe Creative Cloud (only if work-related and not reimbursed), one fitness/wellness app.

CANCEL TODAY: Peloton App (\$228 saved instantly), Apple Music if you keep Spotify (or vice versa), the second news subscription, the duplicate cloud storage services, the second meditation app.

ROUGH SAVINGS IF YOU ACT: \$1,800-\$2,400/year, depending on which work cuts you make.

Place to start: cancel Peloton App right now while this is open. That's \$228/year for 90 seconds of work. Everything else can wait until tomorrow.

What makes this response useful:

Notice three things about the response. First, it groups before it ranks — grouping makes the duplicate-spending visible. Second, it makes a specific monetary claim about savings (\$1,800-\$2,400) that gives the user a target. Third, it ends with a single immediate action that takes 90 seconds. This is what a useful response looks like: organized, specific, actionable.

Worked Example 2: The Difficult Conversation Rehearsal (Prompt 24)

Setup

Raj, a 45-year-old senior engineer at a mid-sized tech company, has been passed over for promotion twice in two years. His manager, Priya, has scheduled a 1:1 for tomorrow. Raj wants to ask her directly what is blocking his promotion. The conversation has been on his mind for three weeks.

What the user typed:

I need to have a difficult conversation with Priya, my manager, about my promotion. My goal is to get a clear, specific answer about what is blocking my promotion to Principal Engineer — not vague feedback about 'visibility' or 'impact.' Her likely reaction is to give me the same vague feedback I have been getting for two years and reassure me that 'it will happen.' Run me through the conversation as a script: my opening line, her probable response, my next line, two ways the conversation might go from there. End with a one-sentence reminder of my goal so I don't get pulled off-track.

ChatGPT's response:

Here is the script. Read it once before the meeting; do not memorize it.

Your opening: "Priya, I want to use today's 1:1 to ask you something direct, and I'd like a direct answer if you have one. I have been at the Senior Engineer level for four years now, and I have been told for two years that the promotion to Principal is coming. What specifically is blocking it right now, and what do I need to do or demonstrate in the next two quarters that would actually move the decision?"

Her probable response: She will likely give you a version of "you're doing great, we just need more visibility / more cross-team impact / more thought leadership / a bigger project." This is the same vague feedback. Do not accept it without pushing back.

Your next line: "I appreciate that, and I have heard versions of it before. Can we get more specific? When you say [the vague thing she said], what does that look like concretely? Is there a specific person whose work I should look at as a model? Is there a specific project that would qualify? Is the bar a behavior, an output, or a calibration result?"

From here, the conversation goes one of two ways.

Way 1 — she gives you specifics. If she names a project, a person, or a measurable behavior, you have what you came for. Confirm what you heard back to her in your own words. Ask one question: "If I do this in the next two quarters, will you advocate for the

promotion at the next calibration?" Her answer to that question is the actual signal. A confident yes means the path is real. A hedge means the bar is not really what she just described.

Way 2 — she stays vague. If she cannot or will not get specific, this is the conversation worth having: "Priya, I want to be honest. I have been hearing some version of 'soon' for two years. If the answer is that the promotion is not realistically on the table here, I would rather know that so I can make my own decisions. I am not threatening anything. I am asking for clarity." This is uncomfortable but it is the question that resolves the situation either way.

Reminder of your goal: You are not there to vent, defend yourself, or accept reassurance. You are there to leave the room with one of two things: a specific, actionable, time-bound path to promotion, or honest information that the path is not real here. Either of those is a win. Vague reassurance is not.

What makes this response useful:

Notice that the script does not promise a happy ending. It defines the win as 'one of two specific outcomes' rather than 'I get the promotion.' This is what mature difficult-conversation prep looks like — naming what success means in advance, so you do not get talked out of your goal mid-conversation.

Worked Example 3: The Apology That Actually Works (Prompt 31)

Setup

Anil, a 52-year-old father, said something dismissive to his 22-year-old daughter Maya about her career choice during a family dinner two weeks ago. The relationship has been cool since. He wants to repair it but his previous apology attempt was defensive ('I didn't mean it that way') and made things worse.

What the user typed:

I need to apologize to my daughter Maya for something I said about her career choice at dinner two weeks ago. From her perspective, the harm was that I dismissed her career as 'not serious' in front of her aunt and uncle, in a tone that suggested I do not respect what she has chosen to do with her life. Write me an apology message that: (1) names what I did without minimizing it, (2) acknowledges the impact on her in her words, (3) offers a specific change going forward, (4) does not include the word 'but' or any version of 'I'm sorry you felt that way.' Three short paragraphs. No defensiveness.

ChatGPT's response:

Maya,

I have been thinking about what I said at dinner two weeks ago, and I want to apologize properly. I called your work 'not serious' in front of family. The tone suggested I don't respect the path you have chosen, and that's how it came across. That was wrong, and the timing — in front of your aunt and uncle — made it worse. You should not have to defend your career to your father at a family dinner, and you definitely should not have to do it in front of relatives.

The truth is, I do not fully understand what you do, and instead of asking, I made a comment that revealed I have not made the effort to understand. The path you chose is not the path I would have chosen at your age, and I let that show in a way that was disrespectful to you and to the work you are actually doing.

Going forward: the next time we talk, I would like you to walk me through what your work actually looks like day to day. Not because I am testing it. Because I want to understand it the way I should have asked to from the start. I am proud of you. I have not been showing it well. I am going to do better.

Dad

What makes this response useful:

Notice what is missing: no 'but,' no 'I didn't mean it that way,' no 'you know I love you,' no explanation of his good intentions, no request that she forgive him quickly. The apology takes responsibility, names the impact specifically, offers a concrete change ('walk me through what your work actually looks like'), and ends without demanding anything in return. This is the structure of an apology that actually repairs.

Worked Example 4: The Lab-Report Translator (Prompt 12)

Setup

Ravi, a 58-year-old accountant, just received his annual blood work. The lab report has 18 markers with reference ranges, three of which are flagged. His doctor's appointment is in five days. He runs Prompt 12 to prepare for the conversation.

What the user typed:

I'm going to paste my blood test results below, including the reference ranges. For each marker that is outside the normal range or near the edge, tell me: (1) what this marker generally measures in plain English, (2) what 'high' or 'low' commonly suggests, (3) what lifestyle or follow-up question I should bring to my doctor about it. Do not diagnose. Frame everything as 'questions to discuss,' not conclusions.

Total Cholesterol: 232 mg/dL (reference <200) — FLAGGED HIGH

LDL: 158 mg/dL (reference <100) — FLAGGED HIGH

HDL: 38 mg/dL (reference >40) — FLAGGED LOW

Triglycerides: 165 mg/dL (reference <150) — slightly above

HbA1c: 5.9% (reference <5.7) — slightly above (pre-diabetic range starts at 5.7)

Fasting glucose: 102 mg/dL (reference 70-99) — just above

Vitamin D: 22 ng/mL (reference 30-100) — FLAGGED LOW

TSH: 2.4 (reference 0.4-4.5) — normal

Liver enzymes (ALT, AST): both within range

Kidney function (creatinine, eGFR): both normal

ChatGPT's response:

Here are your out-of-range or borderline markers, with plain-English context and questions for your appointment. Important: this is not a diagnosis. Bring this list to your doctor.

1. Cholesterol panel — Total 232, LDL 158, HDL 38, Triglycerides 165.

What it measures: cholesterol fractions in your blood. LDL is the one most associated with cardiovascular risk; HDL is the protective one; triglycerides are a fat measurement linked to metabolism and diet.

What the pattern commonly suggests: this combination — elevated LDL, low HDL, slightly elevated triglycerides — is the most common cardiovascular risk pattern in middle-aged

adults. It often responds to a combination of diet, exercise, and weight changes. It can also indicate genetic factors that need medication.

Questions for your doctor:

- Given my age, family history, and overall risk profile, what is my actual 10-year cardiovascular risk score (e.g., the Framingham or ASCVD score)?
- Is the recommendation lifestyle change first, or are we at the point of considering a statin?
- If lifestyle change, what specifically: diet pattern (Mediterranean, etc.), exercise type and amount, weight target?
- When should I retest to see if changes are working?

2. Glucose markers — HbA1c 5.9, fasting glucose 102.

What it measures: HbA1c is your average blood sugar over roughly the last three months. Fasting glucose is your blood sugar at this single moment after fasting overnight.

What the pattern commonly suggests: you are in the pre-diabetic range. This is meaningful because pre-diabetes is one of the most reversible conditions in adult medicine if caught early — but if ignored, it commonly progresses to type 2 diabetes within 5-10 years.

Questions for your doctor:

- Is my HbA1c trending up over time (compare to previous years)?
- What is the specific lifestyle protocol you'd recommend for someone in this range?
- Should I see a dietitian or diabetes educator?
- When should I retest, and what number would trigger a different conversation?

3. Vitamin D — 22.

What it measures: vitamin D level, which affects bone health, immune function, and mood.

What 'low' commonly suggests: vitamin D deficiency is extremely common, especially in northern climates, in people who work indoors, and in adults over 50. It is also one of the easiest things to correct.

Questions for your doctor:

- Should I supplement, and at what dose? (Doses vary widely; 1000 IU is common for maintenance, 5000 IU for active deficiency.)
- Should I get my vitamin D retested in 8-12 weeks to confirm the supplement is working?
- Are there any other markers we should check given this deficiency (calcium, parathyroid)?

A single thing to note across all three: each of these markers responds substantially to similar lifestyle interventions — Mediterranean-pattern eating, regular movement, weight management, sleep, sufficient vitamin D. Asking your doctor for one coordinated lifestyle plan rather than three separate conversations may produce a clearer path forward.

Not a diagnosis. Bring this to your appointment.

What makes this response useful:

Notice the structure: each abnormal marker gets the same three-part treatment (what it measures, what the pattern commonly suggests, what to ask the doctor). Notice also the clinical humility — repeated reminders that this is not diagnosis, repeated framing of conclusions as 'questions for your doctor.' This is what good preparation for a medical appointment looks like.

Worked Example 5: The Project-Finishing Protocol (Prompt 80)

Setup

Diana, a graphic designer, has been working on a portfolio website redesign for eight months. The new design is 90% complete. She has not shipped it. The launch keeps slipping. She runs Prompt 80 on a Sunday morning, frustrated with herself.

What the user typed:

I have a project that is roughly 90% done: a complete redesign of my portfolio website. The remaining 10% is: writing the case-study text for two of the six projects, choosing final hero photographs for the homepage, deciding between two color variations, and one bug in the mobile menu that I haven't been able to figure out. The reason I haven't finished is mostly perfectionism — I keep finding small things to adjust and I am genuinely scared the new site will not represent my work as well as I want it to. Help me close it: (1) define 'done' in one specific sentence I will accept, (2) the smallest next step that I could do today, (3) one cut to the remaining work that would let me ship sooner, (4) the date by which I'm allowed to call it abandoned if I haven't finished by then.

ChatGPT's response:

Reading your description, three things are clear. The remaining work is finite. The technical work is nearly trivial. The actual problem is fear of judgment, not lack of capability. Let me address each piece.

1. Definition of 'done' you will accept: 'The new portfolio is live at my domain, with case studies for at least four of six projects (not all six), final photos chosen, default color variant selected (the choice can be revisited later), and the mobile menu working in a basic but functional way (not perfect).' Notice that this version of done explicitly accepts imperfection in two places — only four case studies instead of six, basic mobile menu instead of polished. This is not lowering the bar; it is moving the bar to where it should have been all along.

2. Smallest next step you could do today (under 30 minutes): Open your design file, look at the two color variations, and pick one by 5 PM today. Do not deliberate. If you genuinely cannot decide, flip a coin. The wrong color choice on a portfolio site costs almost nothing because nobody is comparing it to the alternate version they have not seen. The unmade decision is what is killing the project, not the marginal aesthetics of one variant over another.

3. One cut to ship sooner: drop the two case studies that are not yet written. Ship the site with case studies for the four that are done. Add a small note like 'More projects added monthly' to the work page. The two missing case studies become a reason to email your

network when you add them next month, which is good marketing. Trying to write all six before launch is a form of perfectionism dressed up as completeness.

4. The 'allowed to abandon' date: today is the date you read this. Mark on your calendar a date 21 days from today. If the new site is not live by that date, you have permission to either revert entirely to your old portfolio with no shame, or hire someone to finish the last 10% for you. Naming the abandonment date is paradoxically the thing that produces the finish. Most projects that are 90% done need a deadline more than they need more work.

One more observation. The fear that the new site will not represent your work as well as you want it to be, at this point, a feature of the project, not a problem. Every designer feels this about every redesign. The new site does not need to be perfect. It needs to be live. Live and imperfect beats unlaunched and theoretical, every time, in every creative profession. Ship it.

What makes this response useful:

Notice the structural moves. First, the response names the actual problem (fear, not capability). Second, it gives a definition of done that is explicitly imperfect. Third, it offers the smallest possible action that breaks the deadlock. Fourth, it names a specific abandonment date — the paradox that often produces completion. Fifth, it ends with permission and a reframe ('live and imperfect beats unlaunched and theoretical').

Worked Example 6: Navigating a Complex System (Prompt 25 — Meeting-Prep One-Pager)

Setup

Priya, a 41-year-old IT professional, has been working through a regulated cross-border process — a long, document-heavy application involving multiple government bodies, fee schedules, and language requirements. She has an upcoming consultation with a qualified licensed professional who charges by the hour. She wants to make every minute of the consultation count. She runs Prompt 25 the night before.

What the user typed:

I have a one-hour consultation tomorrow with a licensed professional handling my application for [regulated cross-border process]. My agenda item is: confirm the documents I have collected are sufficient and identify the gaps. The decision I need from the meeting is whether I can submit in the next 30 days or whether I have to wait another quarter. Build me a one-page prep sheet with: (1) the decision in one sentence, (2) three scenarios I think I'm in, with one-line implications each, (3) my best read of which scenario I'm actually in, (4) the two questions I'm most afraid to ask and should ask anyway, (5) one question to ask the professional before they decide.

ChatGPT's response:

Here is the one-pager. Print it, take it in.

1. The decision (one sentence): Whether my current document set is complete enough to submit within 30 days, or whether I need another 90 days to gather more.

2. Three scenarios I think I might be in:

— Scenario A: Documents complete. Submit in 30 days. (Implication: clock starts, no further fees yet.)

— Scenario B: Documents mostly complete, one or two gaps that I can close in 4-6 weeks. (Implication: submission within 60-75 days, no fundamental delay.)

— Scenario C: Documents have a gap I cannot close quickly — for example, a certification that requires retesting, or a document that requires an originating-country process taking months. (Implication: 90+ days before submission, and I should know now so I can start the slow process today.)

3. My best read: probably Scenario B, but I am not certain. There is one specific document I am uncomfortable about — I think it is acceptable in its current form but I am not sure the professional will agree. I want to put it on the table first.

4. The two questions I'm afraid to ask but should ask:

— "If you saw this document set today, would you submit my application as-is, or are there things in here that would make you wait?"

— "What is the most common reason applications like mine get returned or refused at this stage, and is there anything in my file that fits that pattern?"

5. One question for the professional before they decide: "In your experience with cases like mine in the last twelve months, has the processing standard changed in any way that affects what 'complete' means now compared to a year ago?"

Reminder of your goal: leave the room with one of three things — a yes to submit within 30 days, a specific list of gaps with timelines to close them, or a clear understanding of why this is going to take a full quarter longer than you hoped. Any of those three is a successful meeting. A vague "let's keep collecting documents" is not.

Safety note: a consultation with a licensed professional in a regulated field is exactly the right place to make this decision. Do not substitute the AI's read of your scenarios for the professional's. The AI helped you walk in prepared; the professional decides whether the application is ready.

What makes this response useful:

Notice the structure. The prompt extracts what the user knows and is afraid of before the meeting, so the meeting is spent on the decision rather than on the user's emotions. Notice also the closing safety note, which is doing real work — it reminds the reader that the AI is preparation, not substitution. This is the right pattern for any consultation with a regulated professional: prepare aggressively with the AI, decide with the professional.

Appendix B

Eight Common Mistakes to Avoid

After watching thousands of people use ChatGPT — including myself, frequently and embarrassingly — the same eight mistakes account for almost all the bad outcomes. Reading this list will not prevent you from making them. Re-reading it after you have made one will help you understand what happened.

Mistake 1: Treating ChatGPT as an Oracle

The single biggest user error is asking ChatGPT a question and accepting the first answer as if it had been delivered by an oracle. The model is fluent and confident; this combination produces text that sounds authoritative even when it is wrong. The fix is simple but discipline-dependent: for any answer that matters, treat the first response as a draft, not a verdict. Push back. Ask for sources. Ask 'are you sure?' (You will be surprised how often the model softens when challenged.) Verify any specific factual claim — a number, a date, a regulation, a citation — against an authoritative source before acting on it. The model is excellent for orientation, structure, and language. It is unreliable for specifics that change over time.

Mistake 2: Vague Prompts Producing Vague Answers

Most disappointing ChatGPT interactions begin with a vague prompt. 'Help me with my career.' 'What should I cook tonight?' 'How do I lose weight?' These prompts return generic responses because the model has been given nothing specific to work with. The prompts in this book are deliberately structured to require specifics — your numbers, your context, your constraints. The discipline of providing specifics is the discipline that produces useful answers. Spend the extra two minutes typing the details. The output is ten times better.

Mistake 3: Pasting Sensitive Information

ChatGPT conversations are not private the way a conversation with your lawyer is private. Treat the chat window as semi-public. Do not paste passwords, government identifiers, full bank account numbers, medical records with your name attached, confidential client information, or anything you would not be comfortable seeing on a screen at a coffee shop. For sensitive content, redact identifying details before pasting. The model can almost always do its job without knowing your full name or your specific account number.

Mistake 4: Using It Where Human Judgment Is Required

ChatGPT cannot decide whether to leave your spouse, whether to put your parent in long-term care, whether to take the job, or whether your child needs medication. These are not language problems. They are life problems, and they require human judgment

that takes account of facts the model does not have access to — your history, your nervous system, the specific people involved, the things you have not told anyone. Use ChatGPT to structure your thinking on these decisions. Do not use it to make them. The structure is helpful; the conclusions remain yours.

Mistake 5: Accepting Bad First Drafts

When ChatGPT produces something you do not like, the worst response is to accept it and move on. The right response is to tell the model exactly what was wrong with it and ask for a revision. 'Make it shorter.' 'Make it less corporate.' 'Cut the third paragraph.' 'I want it to sound more like me.' The model is unusually responsive to specific feedback, and the second or third draft is often dramatically better than the first. The single most useful sentence in working with these tools is 'that wasn't quite what I meant — try again, but this time...'

Mistake 6: Forgetting That Each Conversation Starts Fresh

Unless you are using a feature that explicitly enables persistent memory, ChatGPT does not remember anything from your previous conversations. People sometimes assume the model 'knows them' from past interactions and write prompts that depend on that context. The result is responses that miss the mark because the model is working from generic assumptions instead of your actual situation. Treat each conversation as fresh. Paste the context the prompt depends on every time. The two minutes you spend pasting context will save you twenty minutes of correcting wrong assumptions later.

Mistake 7: Using It For Things It Cannot Actually Do

ChatGPT cannot make phone calls for you. It cannot book appointments. It cannot access your email. It cannot read documents on your computer unless you upload them. It cannot remember anything from yesterday. It cannot watch videos. Different versions and connected apps have different capabilities, but the base model is text in, text out. Asking it to do something outside its actual capabilities produces frustration. Use it for what it is excellent at — reading, writing, structuring, explaining, translating — and use other tools for the rest.

Mistake 8: Over-Relying on It and Atrophying Your Own Skills

There is a real risk in any powerful tool that the user becomes dependent on it in ways that hollow out their own competence. People who use spell-check exclusively forget how to spell. People who use GPS exclusively lose their sense of direction. People who use ChatGPT for every difficult sentence may, over time, find their own writing voice diminished. The fix is not to avoid the tool. The fix is to use it deliberately. Draft difficult things yourself first when you have the time. Use the model to refine, not to replace. Keep the muscle by exercising it, even when you do not have to.

Mistake 9: Using It as a Substitute for a Licensed Professional

The most expensive ChatGPT mistakes — measured in real dollars, real years, and occasionally real legal exposure — happen when users treat the model as a substitute for a licensed professional in a regulated field. Immigration consultants, lawyers, doctors, tax advisors, financial planners, licensed therapists, certified accountants exist because some questions require accountability, current credentialed knowledge, and a real human who will sign their name to the answer. ChatGPT has none of these. Its knowledge of fast-moving regulated fields may be months or years out of date. It cannot represent you. It cannot certify documents. It cannot be sued for getting it wrong. Use it to prepare — to organize your documents, to draft your questions, to translate the jargon you will encounter — but pay the qualified professional for the answer that actually matters. The fee for a one-hour consultation is almost always less than the cost of acting on a confident-sounding AI response that turned out to be wrong.

Conclusion

The 102nd Prompt Is Yours

You have, in the last hundred-odd pages, been handed a hundred and one specific tools for specific moments of a real adult life. If you have made it this far, you have likely already noticed that the prompts share a structure beneath their surface variety. They name a context. They specify a person. They ask for something concrete, not abstract. They constrain the response. They demand specifics back.

That structure is not magic. It is just the structure of a clearly asked question. Every prompt in this book is, at root, an example of a clearly asked question. If you have absorbed the structure, you can now ask any question you need to, on any topic, and get a useful answer. The hundred and one prompts were the training. The hundred-and-second prompt — and every prompt after that — is yours.

The skill of asking clearly is not a small skill. It is most of what makes any tool, any teacher, any partner, any system useful. People who already had it before AI tools existed are now ten times more productive than they were. People who never had it are mostly bouncing off these tools in frustration, generating mediocre output and concluding the technology is overhyped. The technology is not overhyped. The skill is undertrained.

If this book has given you anything, I hope it is the felt sense of what a good question looks like. The willingness to specify. The willingness to constrain. The willingness to ask the obvious thing rather than the impressive thing. The willingness to come back when the first answer is not quite right and try again, and again, until you have something useful.

There is one more thing worth saying before this book closes. ChatGPT, and AI tools in general, will not make your life better by themselves. They will give you back time, and they will give you back attention, and they will give you back energy, but only you can decide what to do with the time, the attention, and the energy. This is the unspoken bargain of every productivity tool ever made: it offers you back hours of your life and asks nothing about how you will spend them.

I wrote this book hoping that if you had a hundred and one fewer small frictions in your week, you might use the recovered hours for the people and the projects and the practices that the small frictions had been crowding out. The doctor's visit you have been postponing. The conversation you have been avoiding. The book you have been meaning to write. The person you have been meaning to call.

The 102nd prompt is yours. So is what comes after it.

Use the time well.

A Personal Note from the Author

If this book helped you understand your options or avoid a costly mistake, please leave an honest Amazon review. Two minutes — it helps the next person in the same situation.

For a professional assessment of your specific immigration case, consider a Personal Evaluation Report (PER) with Manoj Palwe at dreamvisas.com.

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Best wishes for your journey

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