CLEARPATH AI · UK EDITION 2026

Build a clearer money system in 90 days

A free workbook-led course covering budgeting, debt, emergency savings and UK saving and investing basics—with AI as an assistant, never a decision-maker.

> 10 chapters · examples · worksheets · safe AI prompts · 7/30/60/90-day plan

IMPORTANT: General education only—not financial, investment, debt, tax or legal advice.

How to use this course

Complete it rather than merely reading it. Use recent statements and take-home income. Record your position, stabilise priority commitments, compare options and review progress.

> **AI safety:** use anonymous rounded figures. Never share passwords, PINs, card details, National Insurance numbers or unredacted statements. Recalculate outputs and verify official rules. Do not ask AI to choose products or predict returns.

Your reason for starting

_____

_____

Your 90-day outcome

_____

_____

1. Build your monthly snapshot

List take-home income, essentials, minimum debt payments, flexible spending and irregular costs. Convert annual costs using **annual amount ÷ 12**. Do not count unused credit as savings.

Category	Example	Your amount
Income	£2,350	£
Essentials	£1,410	£
Debt minimums	£180	£
Flexible	£475	£
Irregular provision	£160	£
Remainder	**£125**	£

> “Check these anonymous rounded categories and arithmetic. List questions; do not recommend products.”

2. Make the budget workable

Choose category limits, a weekly allowance or payday automation. A sinking fund prepares for known costs: £600 annually becomes £50 monthly. Emergency funds cover unexpected essentials.

Irregular cost	Due	Amount	Monthly provision
		£	£
		£	£
		£	£

Review loop

Weekly: balance and upcoming bills. **Monthly:** plan versus actual. **Quarterly:** tariffs, subscriptions and priorities.

> “Show three arithmetic scenarios using £X reductions and a £Y buffer. Do not choose one.”

3. Protect priority commitments

Priority describes consequences, not rate. Rent/mortgage, Council Tax, energy, court fines, child maintenance and some tax arrears can be priorities. Cards, unsecured loans and overdrafts are generally non-priority but still require action.

> **Act early:** if essentials may be missed, contact the creditor and free debt advice: MoneyHelper, StepChange, National Debtline or Citizens Advice.

After priority commitments and contractual minimums, avalanche targets highest interest cost; snowball targets smallest balance. Neither fixes an unaffordable budget.

Debt	Priority?	Balance	Next action
		£	
		£	
		£	

4. Calculate an emergency fund

Add essential housing, Council Tax, food, utilities, necessary travel, insurance and minimum repayments.

> **Essential monthly outgoings × chosen months = target**
>
> Example: £1,590 equals £4,770 for three months and £9,540 for six. These are calculations, not recommended targets.

Calculation	Amount
Monthly essentials	£
Chosen months	
Target	£
Savings now	£
Gap	£

Use staged milestones reflecting income security, dependants, health, insurance and support. Prioritise access and capital security.

5. Compare UK cash saving

Option	Access/return	Check
Easy access	Usually quick; variable	Withdrawals, bonus
Notice	Notice required	Period, penalty
Fixed rate	Restricted	Early access, maturity
Cash ISA	Tax wrapper	Transfers, rules
Premium Bonds	Prize-based	No win guaranteed

FSCS—checked 5 October 2026: standard protection is currently £120,000 per eligible person per authorised banking licence—not per brand. Certain qualifying temporary high balances may be protected up to £1.4m for six months. Recheck eligibility and limits.

Product: _____ Access: _____ Rate/expiry: _____

Banking licence and FSCS checked: _____

6. Understand ISAs

An ISA is a tax-advantaged **wrapper**, not a return. Cash ISAs hold cash. Stocks and Shares ISAs hold investments whose value can fall. Innovative Finance and Lifetime ISAs have distinct risks and rules.

> Verify current tax-year allowance, eligibility, charges and formal transfer requirements on GOV.UK. Tax treatment depends on circumstances and rules change.

- What is the goal and timeframe?
- Is guaranteed access needed?
- What are all charges and penalties?
- Must a formal ISA transfer be used?
- What follows an introductory period?

> “Create neutral questions comparing Cash ISA and ordinary savings. Cover access, tax, protection and transfers. Do not choose a provider.”

Tax year checked: _____ Date checked: _____

7. Understand pensions

A workplace pension is employer-arranged. Contributions normally enter each payday; in most cases the employer also contributes and tax relief may apply.

> **Pause before opting out or transferring:** employer contributions or valuable benefits could be lost. Transfers can be complex and irreversible.

Scheme	Type	You pay	Employer	Charges

Review funds and beneficiaries; locate old pensions without automatically consolidating; check State Pension separately; use MoneyHelper.

8. Approach investing carefully

Define the goal and timeframe; keep emergency cash separate; consider debt; assess both ability and willingness to accept loss.

> **Diversification** can reduce concentration risk but cannot prevent loss. Several funds may still hold similar assets.

Question	Your notes
Goal and date?	
What if value falls?	
Emergency cash separate?	
All costs and tax?	

> Cryptoassets, speculative shares and unregulated products can involve total loss; protections may not apply. Never invest solely because AI, an influencer or advert suggested it.

9. See how fees compound

Illustration: £10,000, no contributions, 5% annual return before fees, 20 years.

Fee	Net rate used	Illustrative value
0.25%	4.75%	about £25,288
1.00%	4.00%	about £21,911
Difference	—	**about £3,377**

£10,000 × (1 + net rate)^20, rounded. Not a forecast; returns vary and tax, inflation and contributions are excluded.

Compare platform, fund, dealing, advice, foreign-exchange and transfer costs alongside risk, holdings, service, access and protection.

Cost	Option A	Option B
Platform + fund		
Other		

10. Run the FCA anti-scam check

1. Stop at pressure, secrecy or guaranteed returns.
2. Search FCA Firm Checker/Register and Warning List independently.
3. Match legal name, permissions, website, phone and email.
4. Call only contact details on the FCA record.
5. Confirm protection for the exact activity.

> Clone firms impersonate authorised businesses. AI is not verification. If money was sent, contact the bank immediately and follow current reporting routes. Beware recovery scammers asking upfront fees.

Firm	FRN/permission	Contact matched	Date
		☐	

Safe AI prompt toolbox

Transactions: “Classify anonymous rounded amounts. Keep uncertainty separate and show totals.”

Products: “Create questions on access, fees, penalties, risk, FSCS/FCA and tax. Do not rank.”

Plain English: “Quote wording behind each point and list facts to verify. Do not assess suitability.”

Decision record: “Table goal, timeframe, constraints, pros, cons and questions. Leave the decision blank.”

- Minimise data and remove identifiers.
- Check sums independently.
- Verify rates, allowances, protection and permissions.

Your 7 / 30 / 60 / 90-day route

When	Actions	Evidence
Day 7	Three months of figures; snapshot; identify arrears.	
Day 30	Four reviews; sinking funds; debt help if needed; starter buffer.	
Day 60	Compare protected savings; automate affordably; inspect pension facts.	
Day 90	Actual versus plan; annual costs; debts, buffer and next goal.	

Next-quarter commitment

I will _____ by _____.

I will measure it using _____.

> Measure completed reviews and verified information—not promised returns.

Reusable monthly review

Category	Planned	Actual	Difference
Income	£	£	£
Essentials	£	£	£
Debt minimums	£	£	£
Flexible	£	£	£
Irregular provisions	£	£	£
Savings/extra debt	£	£	£

What changed—and one adjustment

_____

_____

Priority bills ☐ Minimums ☐ Emergency access ☐ Transactions checked ☐ Review booked ☐

Official sources and safeguards

MoneyHelper: moneyhelper.org.uk
GOV.UK: gov.uk/individual-savings-accounts · gov.uk/workplace-pensions
FSCS: fscs.org.uk/check
FCA: register.fca.org.uk · fca.org.uk/scams
Debt help: stepchange.org · nationaldebtline.org · citizensadvice.org.uk

> This course cannot account for your tax, residency, debts, dependants, health, contracts or capacity for loss. It does not endorse providers. Rules and routes change.

- Read current terms and official rules.
- Check authorisation, permissions and protection.
- Use an appropriately qualified professional where needed.

Sources reviewed 5 October 2026.

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