

Using AI to Retire on Your Terms

Stage 1: The Handle — Try It Yourself

This is your walk-through for trying Stage 1 on your own, in your own words, about your own life. Every prompt below is one you can copy and paste. Change nothing except where the prompt clearly refers to me instead of you.

You don't need to understand every line of a prompt before you use it. Use it, have the conversation, and judge whether the result actually sounds like you.

Part 1: Set Up ChatGPT

1. **Open a browser:** Go to chatgpt.com using Google Chrome, Safari, or another web browser.
2. **Create an account:** Click "Sign up for free" to make a new account with your email or Google account. You can also log in directly if you already have an account.
3. **Start chatting:** Type your questions or prompts into the text field at the bottom of the screen to begin.

Part 2: Build Your Project

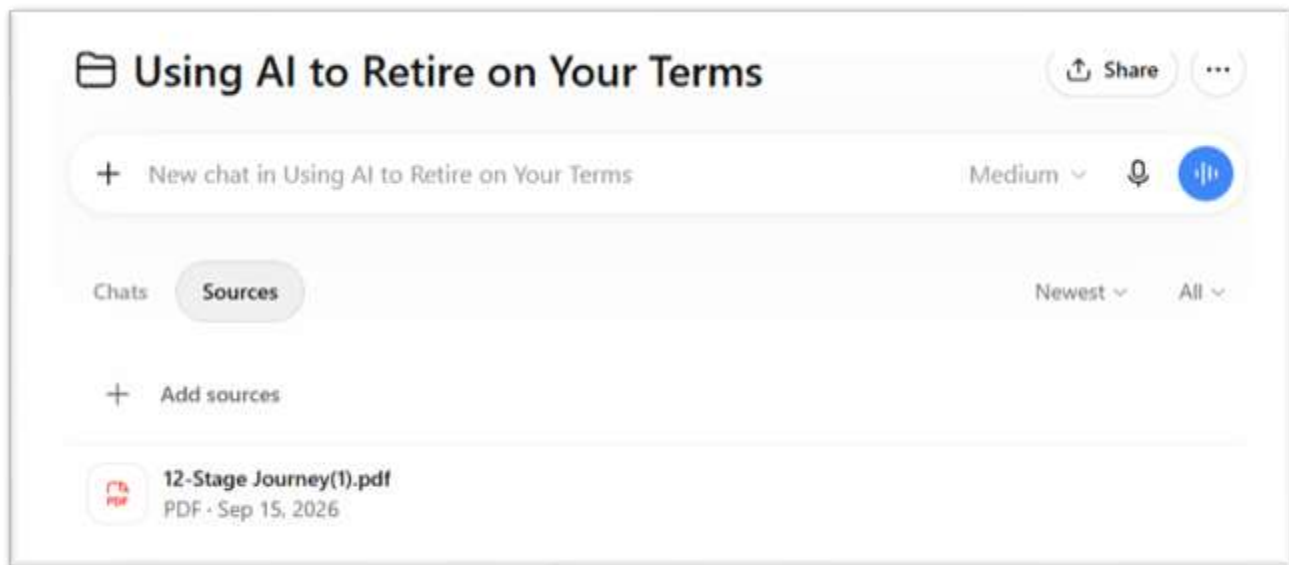
Think of a Project as a filing cabinet. It holds everything connected to this course in one place, so the AI has the background it needs without you repeating yourself every session. You only set this up once.

Step 1: Set Up Your ChatGPT Project

1. Look at the menu on the left side of the ChatGPT screen.
2. Find Projects.
3. Click New Project, or the + next to Projects.
4. Name the Project "Using AI to Retire on Your Terms" (or any other name of your choice).
5. Create the Project.

Think of this Project as the home for everything you do in this course.

Step 2: Add the 12-Stage Journey



1. Select the "Sources" tab.
2. Upload the course document: 12-Stage Journey.pdf (attached to the email).

This gives ChatGPT the overall structure of the course and explains what each stage is intended to accomplish.

Step 3: Add Your Project Instructions

Project Instructions are standing directions. Instead of repeating the same rules every week, you tell the AI once how you want it to work with you for the whole course.

1. Open your "Using AI to Retire on Your Terms" Project.
2. Look in the upper-right corner of the Project window.
3. Click the three dots (...).
4. Select Project settings.
5. Find the box for Project instructions.
6. Copy the instructions below.
7. Paste them into the Project instructions box.
8. Close Project settings when you are finished.

These instructions will now apply whenever you work inside this Project. You only need to add them once.

Help me work through this 12-stage process one stage at a time. Use the project sources as the established record of what I have learned, decided, rejected, and clarified. Do not jump ahead unless I ask.

When interviewing me, help me discover my answers rather than assuming I already know them. Prefer concrete, easy-to-answer questions about experiences, situations, reactions, choices, or examples over broad abstract questions. When useful, give me a few possibilities to react to, without implying that I must choose from them.

When I ask you to answer your own interview question for me, use only what you already know about me from memory and this conversation.

Write the answer in first person, as if I were answering, in no more than 150 words. Do not guess, invent, or fill gaps.

If you lack information needed for a reliable answer, ask me only the minimum necessary question or questions instead.

After giving an answer, ask me if I would like to add or modify it. Do not move to the next interview question until I approve it.

Once I approve an answer, continue the interview by asking the next question, one at a time.

If I answer an interview question myself, accept my answer and continue normally.

This tells the AI to slow down and let you discover your own answers instead of deciding your retirement for you. It also sets the rules for the "answer for me" shortcut, which you'll see in Part 3.

A quick note on memory: a Project's sources and instructions are what you deliberately hand the AI for this work. Depending on the tool and your settings, it may also carry other things it remembers about you from past chats. That can save time, but never assume what it remembers is complete or correct. You still have to judge the answer.

Part 3: Your Stage 1 Prompts

Start a new chat inside your Project for this stage. Use the four prompts below in order.

Prompt 1: Establish the Context

This prompt tells the AI what Stage 1 is for and, just as important, what to hold off on. AI tends to be helpful, sometimes too helpful. Ask about your future and it may jump straight to suggesting careers or plans. Stage 1 is only about understanding where you're starting from.

I am starting a personal exploration of what I want the next chapter of my life to look like and how AI might help me think it through.

We are starting with Stage 1: The Handle.

Focus only on this stage. Do not jump ahead into identifying possible next chapters, analyzing my strengths, evaluating options, or creating plans. Those will come later.

Be concise throughout. Ask only one clear question at a time. Do not restate my answer, summarize unnecessarily, praise my response, or explain your reasoning unless needed.

Next, I will give you one prompt at a time for this stage. Just confirm with a single sentence.

The AI should reply with one short confirming sentence. It is not doing any work yet, just getting oriented.

Prompt 2: The Core Interview

This is the heart of Stage 1. It answers what you want more of, what you want less of, what matters to you, what you're still curious about, and what you want this stage of life to feel like.

Start interviewing me to help establish my Stage 1 Starting Point.

Begin with concrete, easy-to-answer questions that help me think about how I would like this stage of my life to feel. Do not begin by simply asking me what I want it to feel like.

Help me get at the answer through things I can more easily react to, such as: times or activities that leave me feeling energized rather than drained, things I look forward to or tend to avoid, parts of my current life I would like more or less of, ways I would like to spend my time if I had more choice, things that still interest or intrigue me, pressures, obligations, or routines I would be glad to leave behind.

These are examples of ways to explore the topic, not a checklist you must work through.

Ask one question at a time. Whenever useful, make the question easier by giving me a few examples, contrasts, or possibilities to react to. I should always be able to give an answer that is not on your list.

Let my answers guide the interview. Follow up on something I say when it is likely to reveal important new information rather than moving mechanically through categories.

Ask another question only if it is likely to add important new information. Do not ask a question that mainly elaborates, rephrases, or confirms something already established.

As soon as the major areas are sufficiently covered, or additional questions are unlikely to materially improve your understanding, stop the interview and say exactly: "I think we have enough from the interview for now."

Answer honestly and in your own words. Typing works, but so does using your device's dictation or voice mode. Many people find talking easier here, since you don't have to compose a polished written answer.

Two Things Worth Trying During the Interview

Let the AI answer for you, then react

If ChatGPT already knows a fair amount about you from earlier conversations, you can type "answer for me." Because of the Project Instructions you set up, it will use only what it actually knows, write a possible answer in your voice, and ask whether you want to keep, adjust, or reject it. It is a starting point to react to, not a decision it is making for you.

Push back if it keeps asking

Sometimes the AI does not know when to stop. If the questions start feeling repetitive, or you're giving different versions of the same answer, say so. Try this:

We seem to be covering the same ground. Do you really need another question to understand my Stage 1 Starting Point?

You're in charge of the process, not the AI.

Prompt 3: Create the Case Deliverable

Your interview conversation may run long, with dozens of questions and answers. You don't want every future stage to have to re-read all of it. This prompt preserves only the conclusions that matter going forward.

Create the Case Deliverable for this stage.

Its purpose is to preserve the essential new information established during this stage so future stages can use it without needing the full conversation.

Keep it concise and avoid duplication.

Organize it under: My Must-Haves, My Strong Preferences, My Warning Signs, My Important Tradeoffs, Still Uncertain.

Include only information that will help future stages evaluate whether a possible next-chapter direction fits me.

Do not retell the interview or conversation.

Do not suggest opportunities yet.

Step: Review Before You Trust It

Polished AI output can be dangerous, because a nicely organized document is easy to mistake for a correct one. Read what it produced and ask yourself:

- Does this actually sound like me?
- Is anything missing?
- Did the AI make something sound stronger than I intended?
- Did it combine two ideas I see as different?

If something is off, say so directly and ask for a revision:

That does not quite sound like me. [Add what you disagree with and your corrections.] Given my corrections, revise the summary of this stage.

Do this as many times as it takes. The deliverable isn't finished because the AI says it's finished. It's finished when you read it and agree it accurately represents what you've established. That rule holds for every stage in this course, not just this one.

Prompt 4: Save Your Result

Create a PDF file named "STAGE 1 Starting Point."

Save that PDF to your own computer as your course record. If you're continuing to later stages, also add it back into your Project as a source, so the AI has access to what you established here without you having to repeat it.

Quick Recap

- Set up ChatGPT and create your Project, once.
- Establish the context, then run the interview in your own words.
- Ask the AI to build the Case Deliverable.
- Read it critically and correct anything that doesn't sound like you.
- Save the finished result as a PDF.