AD ON AI · CERTIFIED CLAUDE EXPERTS

10 AI Prompts for Finance Teams

Ready-to-use prompt templates for Australian SME finance teams — variance commentary, invoice chasing, reconciliation prep and more. Copy, fill in the brackets, and adjust the tone to match your business.

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1 Monthly P&L variance commentary

When to use it: You've got this month's figures next to last month's and need to explain what changed, for someone who isn't across the detail.

PROMPT

```
Act as our finance manager writing for the business owner, who isn't across the
detail. Using the figures below [paste this month vs last month], write a 6-8 line
variance summary: what changed, by how much, and one plain-English reason for the
biggest movement. Flag anything that needs their attention. Friendly, no jargon,
under 150 words.
```

2 Tiered overdue invoice chase

When to use it: You've got a list of overdue accounts and don't want to send the same generic reminder to everyone.

PROMPT

```
Act as our accounts receivable lead. This customer [name] is [X] days overdue on
invoice [number] for $[amount]. They are [a reliable customer who's just running
late / a repeat late payer]. Write a follow-up email in a [warm and understanding /
firm but professional] tone. Include the amount, due date, and a clear next step.
Under 120 words.
```

3 Reconciliation discrepancy summary

When to use it: Before you sit down to reconcile an account, you want a clear starting picture instead of a blank spreadsheet.

PROMPT

```
Act as our bookkeeper. Compare the two statements below [paste bank statement +
ledger]. List every line that doesn't match, the dollar difference, and a short
note on where to look first. Sort by the largest discrepancy first. Keep it to a
table: date, description, difference, note.
```

4 Supplier quote comparison

When to use it: You've got two or three supplier quotes in different formats and need a clear side-by-side before deciding.

PROMPT

```
Act as our procurement lead. Compare these supplier quotes [paste quote 1, quote 2, quote 3] on: total price, payment terms, delivery time, and any notable conditions. Present as a table, then a 2-line recommendation with your reasoning.
```

5 Cash flow forecast narrative

When to use it: You've built the numbers in a spreadsheet but need a written summary to go with them.

PROMPT

```
Act as our finance manager. Using the cash flow forecast below [paste figures], write a short narrative covering: the lowest point in the period and when it occurs, the main driver of that low point, and one action worth considering. Plain English, under 150 words, for a non-finance owner.
```

6 Budget vs actual explanation

When to use it: You need to explain a budget variance to someone outside finance without using technical language.

PROMPT

```
Act as our finance manager explaining to a department head who isn't financially
trained. Using the budget vs actual figures below [paste figures], explain in plain
English: what's over or under budget, the likely reason, and whether it's a one-off
or a trend to watch. Under 130 words.
```

7 Pricing or rate change impact summary

When to use it: A supplier or cost has changed and you need to quickly understand what it does to your margins.

PROMPT

```
Act as our finance manager. A [supplier cost / rate] is changing from $[old] to
$[new], effective [date]. Based on our current volume of [X units/month], calculate
the monthly and annual dollar impact, and note whether this changes our margin on
[product/service] meaningfully. Show your working.
```

8 Expense report review

When to use it: You've got a stack of expense claims and want anomalies flagged before you approve them.

PROMPT

```
Act as our finance manager reviewing expense claims. From the list below [paste
expense list], flag any claims that are unusually high for their category, missing
a receipt reference, or duplicated. List each flagged item with a one-line reason.
Don't flag anything that looks routine.
```

9 Board-ready finance summary

When to use it: You need to turn a full set of monthly figures into a short summary a board or owner can actually read.

PROMPT

```
Act as our finance manager preparing a board update. Using the figures below [paste
P&L / key metrics], write a one-page summary: 3 headline numbers, what drove them,
one risk to watch, and one thing going well. Confident, concise, no filler.
Suitable to read aloud in 90 seconds.
```

10 Debtor ageing priority summary

When to use it: You've got a full debtor ageing report and want to know where to focus collection effort first.

PROMPT

```
Act as our accounts receivable lead. From the debtor ageing report below [paste
report], identify the top 5 accounts to chase this week, ranked by a combination of
amount owed and days overdue. For each, give a one-line reason it's a priority and
the recommended next action.
```

A NOTE ON USING THESE

These are starting points, not magic words — adjust the tone, the details and the format to fit your business. Keep AI working from figures and information you provide rather than asking it to recall numbers from memory, and always check anything it states as fact before you rely on it — AI can be confidently wrong, especially with specific figures.

This prompt pack is the kind of reusable asset every learner builds and keeps in our AI Training & Enablement program — for their own real recurring tasks, not generic examples.