

Build your own AI **financial modeling** workflow

This is what to ask your AI so it builds a set of skills that produce a linked, balanced 5-year, 3-statement model, step by step, with you making the calls. It covers the architecture, the template every skill should follow, the prompts to use, and the rules to build in.

READ THIS FIRST

You have to know how to build a financial model.

AI does not replace modeling knowledge. It multiplies it. A skill is your method written down so the AI can repeat it. If you don't have a method, there is nothing to write down, and the AI fills the gap with guesses.

The AI will also produce models that look finished and are wrong: a sign flipped on working capital, a revolver that ignores minimum cash, a balance sheet forced to balance with a plug. **If you can't audit the links between the three statements yourself, you won't catch it.**

I strongly advise you to learn the AFM methodology before you build any of this. The workflow below follows that methodology step by step.

CERTIFICATION

AFM Prep

Prepare for the FMI Advanced Financial Modeler (AFM) exam and learn the methodology this workflow is built on. Tactic Financial is an official FMI Training Partner.

tacticfinancial.com/afm-prep →

SELF-PACED

Tactic On-Demand

The financial modeling library built on the TACTIC Framework. Learn to build 3-statement models on your own schedule, with monthly live sessions.

tacticfinancial.com/tactic-on-demand →

One skill per step, one orchestrator on top

Don't ask for one giant "build me a model" skill. It will be inconsistent and impossible to debug. Build a pack of small skills, each responsible for one step, plus an orchestrator that runs them in order.

The order matters. Every schedule depends on what the earlier ones left in the workbook.

00	Intake	Identify the case type, verify the historicals tie, choose the layout, create the workbook and the case log.
01	Link the three statements	Wire the statement links and the balance check before any schedule adds numbers.
02	Revenue	Driver-based top line.
03	Cost	Cost of sales and operating expenses.
04	Working capital	Receivables, inventory, payables.
05	Fixed assets	CapEx, depreciation, PP&E.
06	Income tax	Current and deferred tax.
07	Debt	Debt balances, interest, revolver, cash sweep.
08	Equity	Shares, dividends, retained earnings. The model closes here.
09+	Closing steps	Executive summary, scenarios, print setup.

Every schedule skill follows the same six steps

Give your AI this template once and require every schedule skill to follow it, in this order. Consistency is what lets you trust the pack and debug it.

STEP 1

Historical build

Pull the historical lines for this schedule and compute its ratios and trends.

STEP 2

Red-flag scan

Point out trend breaks and one-off events, and what they usually mean for the business.

STEP 3

Human checkpoint

Explain the method, lay out the options from the case's own context, and require you to decide the driver.

STEP 4

Link to the statements

State exactly which statement lines it posts to, on which side, with which sign, by live formula.

STEP 5

Balance check

Recalculate. If it isn't zero, stop and debug before moving on.

STEP 6

Carry-forward

List what this step produced that the next steps need.

What to ask your AI

Use these in order. Each one produces something the next one builds on. Edit them to match how you model; the point is that the skills end up encoding your method.

Plan the pack before writing anything

The AI needs to learn your method first. Make it interview you.

```
I want to build a set of AI skills that together produce a 5-year, 3-statement financial model from 3 years of historicals.
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Before writing any skill, interview me about how I build models: the order I build the schedules in, how I link the three statements, my formatting conventions (inputs vs formulas, where assumptions live), how I handle circularity, and what I check at each step.
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```
Then propose a plan: one skill per step, plus an orchestrator that runs them in order. For each skill, list its inputs, its output, and what it hands to the next skill. Do not write the skills yet. Wait for my approval of the plan.
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Write the authoring standard

One standard for every skill. This is what keeps ten skills from drifting into ten styles.

```
Write a skill-authoring guide we will follow every time we create a skill in this pack. Include:
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- Frontmatter rules: kebab-case name, and a one-sentence description under 200 characters, starting with a verb, written in the words I would actually type to trigger it.
- The fixed six-step template every schedule skill must follow, in order: historical build, red-flag scan, human checkpoint, link to the 3 statements, balance check, carry-forward.
- A validation checklist to run before saving a skill.
- The anti-patterns: no invented historical numbers, no silent default assumptions, no skipping the balance check.

Build the intake skill

Intake sets up everything the other skills rely on. Spend time here.

Using our authoring guide, create the intake skill. It must:

- Ask what type of case this is (practice case, public company filing, or private company financials) and apply the right sourcing rule for each. Numbers are never invented; gaps are flagged.
- Verify the historicals tie: the balance sheet balances, net income ties to the change in retained earnings, and the cash flow statement starts with net income.
- Ask me whether I want the model on one tab or split across tabs.
- Create the workbook with an Assumptions tab and a Checks tab. The company name and the first year are the only hardcoded identity values; every other year is the previous year + 1.
- Start a case log file that records every step, every assumption I set, and why.
- Stop at a checkpoint and walk me through what it found before moving on.

Link the statements before any schedule

If the links are in place first, every later imbalance points to a wrong value, not a missing link.

Create a skill that runs right after intake and wires the 3-statement links before any schedule has projected numbers:

1. Net income flows into retained earnings on the balance sheet.
2. The cash flow statement starts from net income.
3. Ending cash on the cash flow statement is the cash line on the balance sheet.

Add 5 projection years, formatted to match the historicals. Put the balance check (total assets minus total liabilities and equity) on the Checks tab for every year. Confirm it reads zero with no drivers in place, and record the cell for each link in the case log so we can debug later.

Build each schedule, one at a time

Same prompt for every schedule. Swap in the schedule name and its specifics from the table below. This example is Working Capital.

Using our authoring guide and the six-step template, create the Working Capital schedule skill.

Specifics for this schedule:

- Calculate historical DSO, DIO and DPO.
- At the checkpoint, show me the historical trend and what the case says, then ask me to set each driver for each projection year.
- Project receivables, inventory and payables.
- Post the balances to the balance sheet and the change in working capital to the cash flow statement. State the sign convention.
- If the balance check is not zero, tell me which link is most likely wrong and why.

It reads the workbook the previous skill left, updates the same file, and appends its step to the case log.

What to specify for each schedule

SCHEDULE	TELL YOUR AI TO	POSTS TO
Revenue	Identify the driver pattern the business actually runs on (units × price, subscribers × ARPU, volume × take rate). Check the case for a capacity limit and model it as a cap in the formula, not a manual override.	IS
Cost	Split fixed and variable cost. Link variable cost to the revenue schedule's volume cell, never a separate copy. Project operating expenses separately.	IS
Working capital	Use DSO, DIO and DPO. Show the sign convention. This is the first schedule that doesn't touch the income statement.	BS · CF
Fixed assets	Build CapEx and depreciation by vintage, with a stated first-year convention. Roll PP&E forward.	IS · CF · BS
Income tax	Separate current and deferred tax. Remind you that pre-tax income isn't final until debt runs.	IS · BS · CF
Debt	One schedule per debt piece. Revolver and cash sweep with a minimum cash check. State how circularity is handled.	IS · BS · CF
Equity	Share roll-forwards, dividends, and a retained earnings roll-forward that ties to the link from step 01.	BS · CF

Build the orchestrator

The orchestrator only sequences. It never does a schedule's work itself.

```
Create an orchestrator skill that runs the pack in strict order. Before each
step, it reads the case log to confirm the previous step is recorded as
complete. It passes each step's outputs to the next step by name.
```

Rules:

- Every step's human checkpoint is mandatory.
- A nonzero balance check stops the workflow until it is fixed.
- If a skill for the next step doesn't exist yet, stop and tell me. Never improvise a step.
- If I come back in a new session, resume from the last completed step in the case log.

Test it, then fix the skill, not the output

Run it on a practice case with a known solution. I ran four full test rounds before my pack was stable.

Run the full workflow on this practice case. When it's done, compare the model to the solution file.

For every difference, tell me which skill caused it, why, and the exact edit to that skill that prevents it. Do not fix the workbook by hand. After I approve the edits, re-run the full workflow from the start on a clean copy.

Build these rules into every skill

- **Never invent a historical number.** If the source doesn't give it, the cell stays blank and the gap is flagged.
- **A nonzero balance check means stop.** Debug it at the step that broke it. No plugs.
- **You set the assumptions.** The AI explains the options from the case's own context. It never picks a default silently.
- **Every assumption is an input cell, per year,** on the Assumptions tab. Inputs in blue, formulas in black. A flat rate is still five cells, so any one year can be changed on its own.
- **No hardcoded years or company name** anywhere except the Assumptions tab.
- **One workbook, updated in place.** The case log records each step, each decision and the reason for it. No notes inside the workbook.
- **One skill, one job.** Revenue doesn't touch receivables. Cost doesn't touch payables. Cross-schedule links are built in the schedule that owns them.
- **State every link.** Each skill says which lines it posts to, on which side, and with which sign.

NEXT STEP

The workflow is only as good as the modeler behind it.

If you want to learn the methodology this workflow is built on, start with [AFM Prep](#) to prepare for the Advanced Financial Modeler certification, or [Tactic On-Demand](#) to learn financial modeling at your own pace.



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