PRACTICAL INCOME INVESTING

How I Built My AI Trading Assistants

A beginner-friendly guide to setting up ChatGPT + Claude for trade planning, logging, dashboards, risk review, and daily workflow support

By Mike Klemm | Practical Income Investing

READ FIRST - EDUCATIONAL USE ONLY

This guide explains one trader's personal AI-assisted workflow. It is not financial, investment, legal, tax, or trading advice. It is not a recommendation to buy, sell, trade, hold, automate, or connect any account. You are responsible for your own accounts, security, risk, taxes, broker rules, and decisions. AI tools can be wrong, outdated, overconfident, or misconfigured. Verify everything before acting.

What this guide covers

1. What "vibe coding" means in plain English - and why talking to AI can work better than trying to type perfect commands.
2. How to interview your AI so it learns your trading style, goals, account size, risk tolerance, and blind spots from day one.
3. How to use ChatGPT and Claude together: one assistant can build prompts, the other can build files, and both can check each other.
4. How to set up a basic trading workflow: pre-trade review, trade logging, position management, and end-of-day review.
5. How to use Claude for files, folders, dashboards, PDFs, and desktop-style organization.
6. How broker connections, MCP, Claude Code, and Codex-style workflows can fit into the system without giving up personal responsibility.
7. How to separate trading accounts from long-term investing accounts so one bad trade does not contaminate the wealth bucket.
8. How to use prompts, iteration, and cross-checking to improve the system over time.
9. How to apply risk guardrails, emotional circuit breakers, and bear-market rules before trades get too big.
10. A copy/paste prompt appendix you can adapt to your own trading workflow.

1. What this system is

This is not a magic trading bot. It is a practical workflow for using AI as a trading assistant, trade journal, risk checker, file builder, and thinking partner. The value comes from repetition: you tell the AI what you are doing, what you are thinking, what worked, what failed, and what rule should be remembered for next time.

The system can be used with one AI assistant, but it becomes stronger when you use two models together. In my setup, ChatGPT is often the fast reasoning and pressure-testing layer, while Claude is often the file, dashboard, folder, and longer-form building layer. Your setup may be different. The point is the workflow, not the exact nickname or tool order.

2. What vibe coding means

Vibe coding is a plain-English way of building with AI. Instead of writing perfect code or perfect technical instructions from the start, you describe what you want, review what the AI produces, correct it, and keep iterating until it works. You are building by conversation.

Plain-English definition

Vibe coding means you explain the outcome you want, let AI build a first version, then keep correcting and improving it. In this guide, the same idea applies to trading workflows: you are not just asking AI one question. You are teaching it your system over time.

3. Voice-first iteration

I personally prefer to talk to the AI instead of typing everything. I am not trying to win a typing contest. I can explain more naturally by voice, and over time the AI gets better at understanding my phrasing, my habits, and even some of the mistakes that speech-to-text makes.

Typing works too. The important part is not whether you type or talk. The important part is that you keep correcting the assistant. If it misunderstands your strategy, tell it. If it logs something wrong, fix it. If it gives weak advice, say why. That is how the assistant becomes more useful.

4. Start by letting the AI interview you

The first useful step is not asking for a trade. The first useful step is teaching the AI who you are. It needs to know your trading style, account size, risk rules, income goals, investing goals, favorite strategies, weaknesses, and what you do not want it to do.

Use Prompt 1 in the appendix

Prompt 1 asks ChatGPT or Claude to interview you like a trading assistant onboarding session. You can answer by typing or talking. Do not worry about being perfect. The assistant should organize your answers and turn them into a working profile.

This interview is not a one-time event. It starts on day one, but it continues forever. Every trade, correction, mistake, win, loss, and preference can become another update to the assistant's understanding of you.

5. The two-assistant model

Part of the team	Best use
ChatGPT	Use for fast reasoning, trade pressure-testing, plain-English explanations, mobile check-ins, rewriting messy thoughts, and building prompts for Claude.
Claude	Use for longer builds, folders, dashboards, trade logs, PDFs, project files, coding support, and desktop-style workflows.
You	You provide the context, final judgment, broker screen, account risk, and execution decision. You are still responsible for every trade and connection.

One of the most useful tricks is to let one AI prepare work for the other. For example, you can explain an idea to ChatGPT and ask it to write a detailed Claude prompt. Then you give that prompt to Claude to build the file, dashboard, or code. You can also bring Claude's output back to ChatGPT and ask for a second opinion.

6. Cross-checking is the safety layer

The assistants should not blindly agree with each other. The better workflow is cross-checking. Ask ChatGPT to review Claude's plan. Ask Claude to review ChatGPT's wording or structure. If they disagree, that is useful. It gives you something to think through before money is involved.

Cross-check rule

Use AI disagreement as a feature, not a problem. If one assistant says a trade is clean and the other says the risk is too high, slow down and identify the exact difference: size, stop, concentration, trend, earnings, margin, or emotional pressure.

7. Folder, log, and dashboard setup

Claude is especially useful for building the operating system around your trading. The goal is not just to talk about trades. The goal is to leave a record: what you planned, what you did, why you did it, how it ended, and what the system should learn.

File or folder	What it should hold
Trade log	Date, ticker, account, strategy, entry, exit, credit/debit, thesis, stop, target, result, and lessons.
Dashboard	Realized gains, premium collected, win rate, return on risk, open positions, watchlist, and mistakes to fix.
Daily notes	Morning plan, trades taken, trades skipped, end-of-day review, and next-day action board.
Prompt vault	A folder of prompts that worked, prompts that failed, and improved versions over time.

Beginner setup

Start with a simple folder called AI Trading Assistant. Inside it, create folders for Trade Logs, Dashboards, Prompts, Daily Reviews, Screenshots, and Reports. You can make this manually, or ask Claude to create the structure for you if your setup allows file access.

8. Broker connections, MCP, Claude Code, and Codex

MCP stands for Model Context Protocol. It is a standard that lets AI applications connect to outside tools, data sources, files, and services. In plain English, MCP is like a bridge between an AI assistant and another system.

In my own setup, I connected Robinhood-related workflows through MCP-style tools using Claude Code and Codex-style tooling. It was easier than I expected, but readers should not assume every screen, permission, or platform works the same way. Broker features change, AI features change, and account permissions matter.

Safety rule before connecting any broker

Use official docs when possible. Start read-only when possible. Do not give brokerage credentials to random third-party tools. Understand what the AI can read and whether it can place orders. Use a dedicated account if the broker requires it. Start tiny. You are responsible for every order, even if an AI agent helps route it.

Beginner-safe connection checklist

1. Read your broker's current AI-agent or API documentation. Do not rely only on a social post or old tutorial.
2. Confirm what the connection can access: balances, positions, order history, buying power, quotes, or order placement.
3. If the broker offers a dedicated agentic account, understand that it may behave differently from a regular brokerage account.
4. Connect the AI tool only through the official instructions or a tool you fully trust and understand.
5. Test with read-only questions first: account value, positions, buying power, and open orders.
6. If order placement is enabled, use tiny test orders, limit orders, and strict rules. Do not use margin until you understand the workflow.
7. Keep your trading assistant rules written down: no oversized trades, no unauthorized strategies, no revenge trades, no hidden margin use.
8. If anything feels wrong, disconnect first and troubleshoot later.

9. The daily workflow

When	What to do
Before the market	Ask for market context, open positions, earnings, risk events, and priority watchlist.
Before a trade	Ask for a pre-trade pressure test: thesis, stop, target, size, concentration, and reason to pass.
During a trade	Update the assistant with price, fill, stop, target, and emotional state. Ask what would invalidate the trade.
After a trade	Log the result immediately. Was it a process win, process error, or normal losing trade?
End of day (EOD)	EOD means end of day. Ask for a summary of wins, losses, premium, mistakes, open risk, and tomorrow's decision board.

10. Two buckets: trading vs investing

Bucket	Purpose
Trading account	Active income engine: cash-secured puts, covered calls, scalps, spreads, swing trades, and short-term setups. Focus on risk, premium, stops, and not blowing up.
Investing account	Long-term wealth builder: patient accumulation, Smart DCA, quality names, long horizon, and no panic selling because of one bad trading day.

The point of two scorecards

Do not let a bad trading day contaminate the long-term investing account. Do not let long-term conviction justify sloppy trading risk. Each bucket needs its own rules and its own scoreboard.

11. Bear-market playbook

In a bear market, premium can get better because fear raises implied volatility. But the danger also rises because selling puts into a falling knife can turn quickly from income into assignment pressure. The answer is not to stop thinking. The answer is to slow down and change the rules.

Rule	Bear-market adjustment
Size	Use smaller size in downtrends.
Strike selection	Use farther out-of-the-money strikes instead of chasing the biggest premium.
Quality	Favor names you would actually want to own if assigned.
Dry powder	Keep cash available. Do not spend all reserve at the first red candle.
Emotion	If the reason is "this has to be the low," stop and ask for a second opinion.

12. My personal AI investing basket - optional case study

In my own investing sleeve, I use this workflow to help manage a long-term AI-focused basket. That is my personal project, not a recommendation. The useful part for readers is the process: watchlist, cash reserve, Smart DCA, daily review, trade cards, and quality checks between AI assistants.

Case study concept

The AI investing basket has a watchlist, a reserve, daily notes, trade cards, and end-of-day summaries. Claude helps keep the files and cards organized. ChatGPT helps pressure-test decisions and wording. The system improves because the assistants see the same rules and get corrected when they miss something.

13. Beginner build checklist

This is not a rigid 30-day plan. Some people can do the first setup in a few hours. Others may take longer. The important part is that iteration starts immediately and never really stops.

1. Pick your AI tools: one assistant is enough to start; two assistants are better for cross-checking.
2. Run the interview prompt and build your trader profile.
3. Create your folder system: trade logs, dashboards, prompts, reviews, screenshots, reports.
4. Build a trade log and dashboard together, not separately.
5. Create a prompt vault and keep improving it as you learn what works.
6. Write down your trading strategies, income rules, stop rules, and position-size limits.
7. Use pre-trade pressure tests before trades, especially when emotional or rushed.
8. Log every trade as soon as possible after entry and exit.
9. Run an EOD review each day you trade.
10. Update the assistant rules whenever it misses something or you learn something.

14. Mini glossary

Term	Meaning
AI assistant	A tool like ChatGPT or Claude used to help think, organize, write, summarize, build, or review.
Claude Code	A Claude-based coding/workflow tool that can work with files, projects, terminals, and MCP connections depending on setup.
Codex	OpenAI coding/agent tooling used for software and workflow tasks depending on the user's environment.
EOD	End of day: a daily review after the market closes.
MCP	Model Context Protocol: a standard for connecting AI tools to external systems and data sources.
CSP	Cash-secured put: selling a put while keeping cash available to buy the shares if assigned.
CC	Covered call: selling a call against shares you already own.
Smart DCA	A disciplined dollar-cost-averaging method that deploys more or less cash based on market conditions, valuation, and risk.

15. Source and verification notes

Anything involving pricing, broker access, AI plans, APIs, MCP servers, or account permissions can change. Verify current information directly before using it. For this guide, the following sources were checked during preparation:

- OpenAI ChatGPT pricing page: https://openai.com/chatgpt/pricing/
- Anthropic Claude plan guide: https://support.anthropic.com/en/articles/11049762-choosing-a-claude-ai-plan
- Anthropic MCP documentation: https://docs.anthropic.com/en/docs/agents-and-tools/mcp
- Anthropic Claude Code MCP documentation: https://docs.anthropic.com/en/docs/claude-code/mcp
- Robinhood Agentic Trading overview: https://robinhood.com/us/en/support/articles/agentic-trading-overview/
- Robinhood Trading with your agent disclosure page: https://robinhood.com/us/en/support/articles/trading-with-your-agent/

Final reminder

The workflow can make you more organized and more disciplined, but it does not remove risk. AI can help you think. It can also be wrong. Treat it like a powerful assistant, not a replacement for judgment, risk management, or personal responsibility.

Prompt 1: Interview me so you can become my trading assistant

Use with: ChatGPT or Claude | When to use: Run this first, then repeat whenever your goals or style change.

COPY / PASTE PROMPT

I want you to interview me so you can become a useful AI trading assistant for my personal workflow. Ask me questions one section at a time. Do not assume my strategy yet. Your job is to learn my style, goals, limits, habits, and weaknesses before helping me with trades.

Cover these areas: my account size and account types; my trading experience; my favorite strategies; my income goals; my long-term investing goals; my maximum position size; my use of margin; my risk tolerance; my biggest emotional mistakes; the types of trades I should avoid; the markets and tickers I watch; my preferred holding periods; how I want stops and profit targets handled; how I want you to push back; and what kind of language helps me slow down.

After the interview, summarize my profile in a clean format with these sections: Trading Style, Investing Style, Risk Rules, Position-Size Rules, Preferred Strategies, Things To Avoid, Emotional Guardrails, Account Buckets, and Assistant Instructions. Then ask me what you missed. When I correct you, update the profile and treat it as the working rule set going forward.

Customize bracketed details before using. If the assistant misunderstands, correct it and tell it to update the rule for next time.

Prompt 2: Ask ChatGPT to build a Claude prompt

Use with: ChatGPT | When to use: Use when you want Claude to build a file, dashboard, report, folder system, or longer workflow.

COPY / PASTE PROMPT

I want you to turn my rough idea into a detailed prompt that I can give to Claude. I am going to explain what I want in plain English, and your job is to organize it into a clear Claude-ready instruction.

Here is what I want to build: [describe the project, file, dashboard, trade log, report, or workflow].

The prompt you create should include: the goal of the project; the exact deliverable; the folder or file structure if needed; the data fields to include; the formatting style; the step-by-step workflow; any formulas or dashboard metrics; the rules Claude must follow; what Claude should ask me before building; and what Claude should return when finished.

Make the prompt specific enough that Claude does not have to guess. Include a section called "Important Rules" and a section called "Final Output Needed." If there are risks, missing details, or assumptions, list them clearly before the final prompt. Then give me the final Claude prompt in one clean copy/paste block.

Customize bracketed details before using. If the assistant misunderstands, correct it and tell it to update the rule for next time.

Prompt 3: Pre-trade pressure test

Use with: ChatGPT or Claude | When to use: Use before entering a trade, especially if you feel rushed, excited, frustrated, or tempted to average down.

COPY / PASTE PROMPT

Pressure-test this trade before I place it. Be direct and do not just agree with me.

Trade idea: [ticker, strategy, strike/expiration if options, share size or contract size, entry price, credit/debit, account type].

My thesis: [why I want the trade].

My plan: [stop, target, profit-taking plan, assignment plan if selling options, and what would prove me wrong].

Check the trade using these categories: trend, support/resistance, risk/reward, position size, account concentration, margin impact, earnings/news/calendar risk, liquidity, whether this fits my stated strategy, whether I am chasing, whether I am revenge trading, and whether there is a better structure.

End with one of these ratings: TAKE, WAIT, PASS, SIZE DOWN, or ONLY IF. Give me the exact condition that would make the trade valid or invalid. If the trade is okay, give me the cleanest version of it. If it is not okay, tell me why in plain English.

Customize bracketed details before using. If the assistant misunderstands, correct it and tell it to update the rule for next time.

Prompt 4: Trade log entry

Use with: Claude preferred, ChatGPT also works | When to use: Use immediately after placing or closing a trade.

COPY / PASTE PROMPT

Log this trade in my trade journal and dashboard. If anything is missing, ask me for the missing detail before guessing.

Trade details: [date, account, ticker, strategy, shares/contracts, strike, expiration, entry price or credit, exit price if closed, fees if known, reason for entry, stop, target, and current status].

Classify the trade type: scalp, swing, cash-secured put, covered call, spread, LEAPS, lotto, long-term investment, hedge, trim, roll, or skip.

Add these fields: idea source, who made the final decision, setup quality, risk amount, max profit if known, max loss if known, planned exit, actual exit, result, emotional state, whether I followed my rules, and lesson learned.

If this is an options income trade, calculate the approximate premium collected, collateral or buying power required, breakeven, days to expiration, and annualized return if applicable. If it is a closed trade, calculate the dollar gain/loss and percentage gain/loss if the data is available. Then update the dashboard summary.

Customize bracketed details before using. If the assistant misunderstands, correct it and tell it to update the rule for next time.

Prompt 5: Position management check

Use with: ChatGPT or Claude | When to use: Use after the position moves, especially when deciding whether to hold, trim, roll, close, or let it work.

COPY / PASTE PROMPT

Help me manage this open position. Do not treat the original thesis as automatically correct. Tell me what has changed.

Position: [ticker, account, shares/contracts, entry, current price, current P/L, expiration if options, and original plan].

Current situation: [price action, market condition, news, earnings, volatility, support/resistance, and anything I am worried about].

Evaluate whether I should HOLD, TRIM, CLOSE, ROLL, ADD, or WAIT. Separate emotional reasons from rule-based reasons. Tell me what level proves the trade is working, what level proves it is failing, and what action I should take if each level triggers.

If this is a winner, help me avoid taking profit too early. If this is a loser, help me avoid hoping. If this is an income trade, tell me whether the remaining premium is worth the risk. End with a simple action board.

Customize bracketed details before using. If the assistant misunderstands, correct it and tell it to update the rule for next time.

Prompt 6: End-of-day review

Use with: Claude preferred for files, ChatGPT useful for QC | When to use: Use after the market closes on any day you traded.

COPY / PASTE PROMPT

Create my EOD review. EOD means end of day.

Here are the trades and updates from today: [paste trades, fills, exits, notes, watchlist changes, and account observations].

Organize the review into: realized wins and losses; premium collected; open positions that need attention; trades I skipped; mistakes or near-mistakes; rule breaks; process wins; emotional patterns; account concentration; margin or cash changes; and the action board for tomorrow.

Do not judge the day only by profit or loss. Separate process quality from outcome. A losing trade can be a good trade if I followed the plan. A winning trade can be a bad trade if I broke the rules. End with three things I did well, three things to improve, and the top priorities for tomorrow.

Customize bracketed details before using. If the assistant misunderstands, correct it and tell it to update the rule for next time.

Prompt 7: Cross-check another AI response

Use with: ChatGPT or Claude | When to use: Use when one assistant gives you an answer and you want the other assistant to audit it.

COPY / PASTE PROMPT

I want you to audit another AI assistant's response. Do not assume it is correct. Check it for accuracy, missing risk, weak logic, overconfidence, unclear instructions, and anything that could cause a bad trading decision.

Here is the other assistant's response: [paste response].

Here is the context: [ticker, strategy, account type, my goal, my risk limits, and any current market facts].

Give me: what the response got right; what it missed; where it may be guessing; what needs verification; whether the trade or workflow fits my rules; and your final improved version. If the answer depends on live prices, news, earnings, or broker data, say what must be verified before acting.

Customize bracketed details before using. If the assistant misunderstands, correct it and tell it to update the rule for next time.

Final note from Mike

This system was not built in one perfect prompt. It was built by using it, correcting it, improving it, and letting the assistants learn my workflow. That is the real lesson. Start simple. Talk to it. Correct it. Keep your own rules. And never forget that your money, your account, and your decisions are still your responsibility.

Practical Income Investing