

YOUR ACTION PLAN

Find Charges Worth Questioning

Check up to three charges and write down what the next bill should say.

Recognizing a charge isn't the same as knowing it still belongs there. We'll use AI to find questions worth asking, then use your records to answer them. The useful finish isn't a cancellation email—it's knowing what the next bill should show.

WHAT YOU'LL NEED

- ☐ Three to six months of transactions from one bank or card account; annual renewals may need a longer window
- ☐ Microsoft Excel, receipts, merchant billing accounts, and a calendar
- ☐ ChatGPT with file analysis available; access and upload limits vary by plan

STEP 1

1 Prepare one clean copy

Keep the original untouched. You'll want it handy when a finding needs a closer look.

1. Export a CSV through your bank's official app or website, preferably with posted transactions. Save the original and open a working copy in Excel.
2. Keep dates, exact merchant labels, amounts, debit/credit columns, and status. Remove account numbers, addresses, transaction IDs, and unnecessary memos. Keep identical-looking transactions; those might be the point.
3. Check a known purchase and a refund, if present, to see how charges and credits appear. Clear filters and remove repeated headings and summary totals. Check any missing dates in your original file.
4. Count nonempty date cells with `=COUNTA(A2:A500)`, replacing that range with yours. Note the count and earliest/latest dates separately. Remove the formula cell and save `expense-review.csv`.

STEP 2

2 Decide whether to upload

1. Read the linked ChatGPT data controls and retention guidance. Check training settings, file retention, and deletion controls before attaching anything.

2. Merchant names can reveal plenty without account numbers. Only share this sanitized copy if you're authorized, and get explicit permission from anyone else whose transactions appear. Otherwise, use your bank's tools or review it yourself.
3. Confirm file analysis is available, attach expense-review.csv, and check the displayed filename. Don't provide bank logins or credentials; this task doesn't need account access.

STEP 3

3 Ask for evidence, not verdicts

1. Send the prompt below without giving ChatGPT your count or date range. You want it to calculate those, not repeat yours.
2. Compare its count, dates, and charge/refund interpretation with your notes before using the findings.
3. If they disagree, check for stray headings, totals, missing dates, or swapped months and days. Fix confirmed errors and rerun the prompt. If ChatGPT still can't account for every transaction, don't use its findings—review the file yourself.

COPY THIS PROMPT

Analyze the attached transaction file using a full-file calculation, not a preview. First report filename, columns, transaction count, earliest/latest dates, calculation method, exclusions, and data gaps. If you cannot calculate full-file coverage, stop and say so. Explain charge/refund direction; ask before proceeding if unclear. Separate purchases and fees from refunds, credits, reimbursements, payments, and transfers. Keep pending, reversed, and declined entries separate; account for related refunds. Look for recurring charges, price increases, possible duplicates, fees, unusual changes, and possible merchant aliases. Return up to three findings ranked by potential impact, with exact merchant labels, supporting dates and amounts, what the records show versus assumptions, and the question I should answer next. Don't merge merchant aliases without evidence, assume repeated charges are waste, or call one-time charges recurring. Don't contact providers or recommend cancellation or dispute before I check context.

Heads up: Matching counts tells you the file was covered, not that every conclusion is right. These are leads, not proof of fraud.

STEP 4

4 Settle the useful questions

1. Find each flagged charge in your original file, then check receipts and billing accounts. For possible duplicates, compare the accounts, service dates, and what you're actually getting from each.
2. Ask household members before declaring a service unused. Ask your bank what's required to remove a fee. Use official bank or merchant contacts to identify unfamiliar charges; contact your bank promptly if you suspect fraud.

3. Mark each finding keep, change, or needs evidence, with your reason and next action. If nothing stands out, check one recurring charge and note why you're keeping it.
4. Check the arithmetic yourself. A monthly reduction times 12 is only an annual estimate if it lasts all year. Keep one-time credits separate.

STEP 5

5 Predict the next bill

1. Before changing anything, check the provider's notice period, final bills, refund terms, and any access or stored data you could lose.
2. Make any supported change yourself through the provider's official account page. Save the confirmation and effective date, then write down the next expected charge or credit and date, including any final bill.
3. Set a reminder just after that date to check the actual bill. If you're keeping everything, schedule only follow-up on unanswered questions.

YOU'RE DONE WHEN...

You're done when each checked charge has a decision backed by your records—or a clear question still to answer. Keep any savings marked pending until the bill matches your expectation.

OFFICIAL SETUP & HELP

[Microsoft: COUNTA function](#)[OpenAI: Data analysis with ChatGPT](#)[OpenAI: Data Controls FAQ](#)[OpenAI: Chat and file retention policies](#)