

YOUR ACTION PLAN

Find Your First Money Leak

Turn one transaction file into a checked decision and a dated follow-up.

You don't need another list of everything you bought. You need one charge worth checking and a sensible decision based on receipts—not an AI hunch. Then decide what a future bill should show if your fix sticks.

WHAT YOU'LL NEED

- ☐ One account's transaction history, ideally 6–12 months, downloaded from your bank or card provider's official site
- ☐ A spreadsheet app and ChatGPT with file uploads; availability and usage limits vary
- ☐ Official receipts and billing records, plus somewhere to save a note and reminder

STEP 1

1 Make a shareable working file

Start with one account, not your entire financial life.

1. Download CSV if offered. Keep the original untouched and edit a copy. If you only have PDFs, make a clean table instead of uploading statements.
2. Keep dates, descriptions, and amounts. Remove account numbers, addresses, IDs, balances, and personal details without erasing merchant clues. Never share bank logins or credentials.
3. Keep amount signs unchanged. Check a purchase and any refund against the original to establish their meaning. Note the date range and transaction-row count, excluding the header.
4. Read the linked upload and data-control guidance. Share only sanitized data you have permission to share; otherwise, work locally.

STEP 2

2 Check that the file was read correctly

1. Attach only the cleaned file and send this prompt.
2. Compare the returned count and date range with your notes. Match all three sample rows against the original.

3. Resolve any differences before proceeding. A tidy table doesn't mean the numbers survived the trip.

COPY THIS PROMPT

Before analyzing spending, report the transaction-row count, date range, and column names. Show exact dates, descriptions, and amounts for the first and last transactions and a possible refund; use a middle transaction if none appears. Explain spending versus credit signs and flag unreadable or ambiguous data. Ask about uncertainties. Wait for my confirmation before analyzing.

STEP 3**3 Find up to three useful leads**

1. Once the file check matches, confirm that in the same chat and send this review prompt.
2. Compare each lead's cited transactions with your file. Remove unsupported leads rather than filling gaps with guesses.
3. Choose the strongest supported lead. Fewer than three is fine; a repeated payment isn't automatically a problem.
4. Recalculate the chosen lead's projected cost in your spreadsheet or a calculator using the cited amounts and billing frequency; leave it unconfirmed if that frequency isn't established.

COPY THIS PROMPT

Find up to three evidence-backed recurring-charge leads: possible duplicate bills, price increases, forgotten renewals, merchant-name variations, billing-frequency changes, or overlapping services. Rank by evidence, not amount. Treat merchant matches and overlap as possibilities. Separate purchases from refunds, reversals, transfers, and account payments where supported; ask when unclear. For each lead, cite exact transaction dates, descriptions, and amounts; explain uncertainty and the official record to check next. Estimate next-year cost with arithmetic and billing-frequency assumptions. Don't infer an annual schedule from one charge. Distinguish historical spending, future cost, and possible savings. Don't label charges waste or take action. Ask one question about the strongest lead first.

STEP 4**4 Settle one lead with real records**

1. Open the merchant's official billing account or receipt. Match the amount and date to the service, account, billing period, and renewal terms. For platform-billed purchases, check that platform's purchase history.
2. For a possible duplicate, confirm both entries are completed charges—not pending entries, reversals, or refunds. Ask anyone sharing the service whether both accounts serve a purpose.

3. Save the matching transactions, confirmed facts, unknowns, and decision: keep, investigate further, cancel, or change plan.

Heads up: These are leads, not proof of fraud. Suspect an unauthorized charge? Use your bank or card provider's official reporting process promptly.

STEP 5

5 Make the decision checkable

1. Before submitting a change yourself through official billing channels, check its effective date, fees, renewal terms, and effect on access. Save the confirmation and status: completed or awaiting support.
2. Record the expected result: no renewal charge, a specific lower bill, or a refund by the provider's stated date. If none is given, choose a follow-up date.
3. Set a reminder to inspect official account activity afterward. For annual subscriptions, use the actual renewal date—not next month.
4. Keep estimated 12-month spending avoided separate from refunds received. Count only charges your change would prevent, allowing for timing and fees. Leave unsupported amounts unconfirmed; count refunds only when they arrive.

YOU'RE DONE WHEN...

You're done when one lead has a documented decision and, if changing something, a saved status and dated checkpoint. Then compare actual activity with your expected result. Keeping a charge is valid; this file doesn't clear every account.

OFFICIAL SETUP & HELP

[OpenAI: File Uploads FAQ](#)

[OpenAI: Data Controls FAQ](#)

[Apple: Identify an apple.com/bill charge](#)

[Google Play: Review order history](#)