ACTION GUIDE

Run Your First AI Expense Audit

Use one sanitized transaction export to uncover recurring charges, price changes, possible duplicates, fees, and unusual patterns. By the end, you will know how to turn AI findings into verified decisions without giving AI control of your money.

WHAT'S INSIDE

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01 Run your first audit

Your first win is simple: export transactions from one account, remove unnecessary personal information, upload the file to an AI system that can analyze structured data, and run the complete audit prompt below.

> Start with one account and a limited date range. Use a file upload rather than connecting the AI directly to a financial account. Do not grant account access or give AI permission to cancel services, move money, contact providers, or dispute charges.

Pre-flight

- Access to the official website or app for one bank or credit-card account.
- An AI system capable of accepting and analyzing a CSV or spreadsheet upload. Availability and limits may depend on the provider, plan, account, or workspace settings.
- A spreadsheet application for inspecting and sanitizing the export.

A CSV is a plain-text table that spreadsheet applications can open. In a typical transaction export, each row represents one transaction. Your file should retain the transaction date, merchant or description, amount, and enough information to distinguish debits from credits.

1

STEP 1

Choose one account

Use one bank or credit-card account with a date range small enough that you can inspect the underlying transactions yourself. You do not need to combine every account for the first audit.

2

STEP 2

Export the transactions

Sign in through the institution's official website or app. Open the chosen account and locate its transaction download or export option. Select your date range and choose CSV when that format is available. Prefer posted transactions; if pending or reversed items are included, retain the status column so they can be handled separately.

3

STEP 3

Confirm the file opens

Open the downloaded file in a spreadsheet application. You should see column headings followed by transaction rows. Confirm that dates, merchant labels or descriptions, amounts, and the debit-or-credit direction are understandable. Note the number of transaction rows so you can compare it with the AI's count.

4

STEP 4

Create a sanitized copy

Save a separate copy. Remove columns containing account numbers, addresses, transaction identifiers, and revealing memo details that the audit does not need. Rename the file if its filename contains account information. Keep the dates, exact merchant labels, amounts, transaction status when present, and any debit, credit, or amount-sign information required to interpret the transactions correctly.

5

STEP 5

Check the AI provider’s settings

Review the provider’s privacy and data-handling information before uploading anything. Check available controls for model improvement or training, chat history, retention and deletion, temporary conversations, human review, and workspace administration. Do not assume a consumer AI conversation is automatically private. Dates, merchants, and amounts can remain sensitive even after direct identifiers are removed. If you are not comfortable with the handling of the file, stop rather than uploading it.

6

STEP 6

Open a new AI conversation

Open an AI service with spreadsheet or CSV analysis enabled for your account, then start a new conversation. Sign in or create an account if the service requires it.

7

STEP 7

Attach the sanitized CSV

Use the service’s attachment or upload control to select your sanitized copy. Before continuing, confirm that the filename appears with the conversation or message.

Set the data rules before analysis

- Purchases and fees are not the same as refunds, credits, reimbursements, card payments, or transfers between accounts.
- A positive or negative amount can mean different things in different exports. Require the AI to state how it interpreted the signs or debit-and-credit columns.
- Pending, reversed, and declined transactions should not be treated as settled expenses.
- Merchant labels can suggest—but do not prove—the purpose of a transaction or the identity of a merchant.

Paste the complete AUDIT prompt

PROMPT

```
Act as a skeptical household expense auditor. Review every data row in the attached
transaction file. First state the filename, column names, date range, total number of
transaction rows reviewed, and any missing columns or data gaps that limit the analysis.
Explain how you interpreted positive and negative amounts or separate debit and credit
columns. Identify pending or reversed items when status data is available. Separate
purchases and fees from likely refunds, credits, reimbursements, card payments, and
transfers; do not count movement between accounts as spending, savings, or a recurring
expense without evidence. Then look for recurring subscriptions, price increases, probable
duplicate charges, avoidable fees, unusual spending changes, and merchants that may appear
under multiple names. For every finding, show the exact merchant label and supporting
dates and amounts; classify the finding as verified arithmetic or inference; assign a
high, medium, or low confidence level and explain why; estimate the possible monthly and
annual impact without treating one-time charges as recurring; and give me the exact
question I should answer before taking action. Group possible merchant aliases, but do not
treat them as the same merchant without evidence. Return a table ranked by potential
impact, followed by separate sections for recurring charges, price changes, duplicate
candidates, fees, unusual patterns, likely payments or transfers, refunds or credits, and
items that need more data. Do not assume every repeated or expensive charge is waste. Do
not make transactions, contact providers, or recommend cancellation or dispute until I
verify the context.
```

1

STEP 8

Send the audit request

Paste the prompt into the same conversation containing the file and send it. The resulting analysis should begin by stating the file's date range, transaction count, amount convention, and limitations.

2

STEP 9

Locate the ranked findings

Look for a table identifying possible recurring charges, price changes, duplicates, fees, unusual patterns, and merchant aliases. Confirm that payments, transfers, refunds, and credits were handled separately. Do not take action yet.

02 Test the result and define success

Polished output is not verified truth. Test the audit immediately by making the AI trace its highest-impact finding back to the file.

TEST PROMPT


```
Check your output before I act. First confirm that your transaction-row count matches the
file and restate how you interpreted debits, credits, and positive or negative amounts.
Select the highest-impact finding from your table. Show every supporting row from the file
using the exact merchant label, date, and amount. Recalculate the possible monthly and
annual impact step by step. Do not annualize a one-time charge or count a refund, credit,
reimbursement, account payment, or transfer as an expense without evidence. If the
evidence is incomplete or another explanation is plausible, lower the confidence level and
say exactly what is missing. End with the one question I should answer before taking
action.
```

CHECK	WHAT A PASSING RESULT LOOKS LIKE
File recognition	The AI states the date range, number of transaction rows, column names, and any visible data gaps.
Amount direction	The AI explains how it interpreted debits, credits, and positive or negative amounts.
Transaction type	Purchases and fees are separated from likely refunds, credits, payments, transfers, and unsettled items.
Evidence	The top finding includes exact merchant labels, dates, and amounts found in the file.
Arithmetic	The possible impact can be reproduced from the listed transactions.
Uncertainty	The finding is labeled as verified arithmetic or inference and includes a confidence level.
Human checkpoint	The output ends with a specific question for you to investigate.

> The test fails if the AI gives generic savings advice, reviews fewer rows than expected without explaining why, reverses debits and credits, treats payments or transfers as spending, omits supporting rows, treats every repeated charge as waste, or recommends an action without acknowledging missing context.

03 Nothing happened? Check these first

- Confirm that the sanitized file was attached before you sent the prompt. Reattach it if the filename is not visible in the conversation.
- Open the CSV yourself and confirm that it contains transaction rows rather than an empty export or summary page.
- Confirm that the file retains column headings plus dates, merchant labels or descriptions, amounts, and enough information to identify debit and credit direction.
- Compare the AI’s row count with the number of transaction rows in the spreadsheet. If they differ, ask which rows it skipped or use a smaller export.
- If purchases appear as refunds—or refunds, payments, and transfers appear as expenses—tell the AI the file’s sign convention and request a corrected analysis.

- Make sure the prompt and attachment were sent in the same conversation. If not, attach the file again and resend the prompt.

- If the AI reports that it cannot read the file, export a fresh CSV from the official account and preserve the header row. Use an AI system with CSV or spreadsheet analysis enabled for your account.
- If the response stops early or skips categories, use a smaller deliberately scoped export and ask it to identify exactly which rows or columns it could not review.

04 Verify the top three findings

Use the sequence detection, verification, decision. AI handles detection. You retain verification and decision-making.

1

DETECT

Take the first three ranked findings

For each one, note whether the AI called it verified arithmetic or inference. Confirm that exact supporting transactions were supplied and that the finding is not merely a payment, transfer, refund, credit, or unsettled transaction.

2

VERIFY

Check the original context

Open the official statement, receipt, subscription account, merchant record, or account terms. Answer the exact question provided by the audit.

3

VERIFY

Resolve possible aliases and duplicates

Similar names do not prove that two charges came from the same merchant or account. Check whether the charges belong to separate users, accounts, orders, installments, or legitimate services.

4

DECIDE

Choose the human action

After verification, decide whether to keep, monitor, cancel, downgrade, negotiate, dispute, or otherwise address the charge. Reject the finding if the expense is legitimate and intentional.

> For an unfamiliar charge, verify it through the institution’s or merchant’s official channel rather than relying on AI to identify it. If you suspect an unauthorized or fraudulent transaction, contact the bank or card issuer promptly through an official channel instead of waiting to finish the audit. Tax, debt, investment, legal, and fraud decisions may require an appropriate qualified professional.

05 See the complete worked example

Imagine a six-month household file containing the following patterns. The AI detects five candidates, but the household makes the final calls.

CANDIDATE	FILE EVIDENCE	HUMAN VERIFICATION	RESULT
StreamBox	$14.99 monthly, then $17.99	The $3 increase is real and the household still values the service.	Keep it; no reduction counted.
CloudSafe and CLOUDSAFE WEB	Two $9.99 charges on the same day each month	One charge belongs to a duplicate account.	Verified potential reduction of $119.88 per year.
NewsPro	$12.99 every month	No one has used the subscription in months.	Verified potential reduction of $155.88 per year.
MealBox	Two $72 charges two days apart	Two deliveries were intentionally ordered.	Reject the duplicate finding.
Account fee	$12 every month	The bank confirms that the fee can be avoided.	Verified potential reduction of $144 per year.

The verified potential reduction in this illustrative example is $419.76 per year: $119.88 plus $155.88 plus $144. The MealBox false alarm is part of the process, not proof that the process failed. Detection creates a useful question; verification determines whether the finding survives.

06 Improve the audit without surrendering judgment

If the first output sounds more certain than the evidence deserves, make the operating rules explicit and require a corrected analysis.

QUALITY-CONTROL PROMPT

```
Re-review your findings using only evidence present in the attached file. Confirm the
number of transaction rows reviewed and explain the file’s debit, credit, or amount-sign
convention. Separate settled purchases and fees from pending or reversed items, refunds,
credits, reimbursements, card payments, and transfers. Separate verified arithmetic from
inference. For every inference, name at least one plausible legitimate explanation and
state what additional information would resolve it. Remove any annual estimate based on a
one-time charge. Do not merge similar merchant labels without evidence. Do not recommend
an action; give me the next verification question instead.
```

Keep the authority boundary clear

- AI may inspect the sanitized file and identify patterns.
- AI may calculate differences and estimate possible recurring impact when the evidence supports it.
- AI does not know whether you use, value, recognize, or intentionally maintain a service.
- AI should not cancel services, move money, contact providers, or initiate disputes during this audit.

> Access to a file gives AI evidence to inspect. It does not give AI authority over the account or the decision.

07 Practice focused variations

After completing the full audit, use the same sanitized file for focused passes. These teach you how narrower instructions change the analysis.

Recurring-charge pass

PROMPT

```
Review the attached file only for recurring charges. Exclude likely payments, transfers,
refunds, credits, and pending or reversed transactions. Group transactions by exact
merchant label first. Show the dates, amounts, observed frequency, and any missing
expected occurrences. Do not call a charge a subscription unless the file supports that
inference. End each finding with the question I should answer to confirm whether the
charge is still useful.
```

Merchant-alias pass

PROMPT

```
Look for merchant labels that may refer to the same provider. List the exact labels and
supporting dates and amounts. Explain why each grouping may be related, provide at least
one alternative explanation, and assign a confidence level. Do not merge or label the
charges duplicates without additional evidence.
```

Price-change and fee pass

PROMPT

```
Review the attached file for repeated settled charges whose amounts changed and for fees
that appear more than once. Exclude likely payments, transfers, refunds, credits, and
reversals. Show the complete transaction sequence for each finding. Calculate the observed
difference, distinguish recurring impact from one-time impact, and give me the exact
account term or provider question I should verify.
```

08 Save the repeatable routine

CHECKLIST

- Scope the audit to one account and a manageable period.
- Export transactions from the official institution.
- Create a sanitized copy that retains dates, merchant labels, amounts, transaction status, and debit-or-credit direction.
- Review the AI provider’s privacy, data-handling, retention, and deletion controls.

- Attach the sanitized file and run the complete AUDIT prompt.
- Compare the AI’s row count with the spreadsheet and confirm its amount-sign convention.
- Confirm that refunds, credits, payments, transfers, pending items, and reversals were not misclassified as expenses.
- Test the highest-impact finding against its supporting rows.
- Verify only the top three findings through original records and official channels.
- Make the decision yourself and reject unsupported findings.
- Save the reusable prompt separately from sensitive financial data.
- Use the provider’s deletion controls if you do not want the conversation or file kept in your visible history, while recognizing that retention rules vary by provider and account type.
- Repeat the process with another deliberately scoped file when ready.

The same routine can be applied to a small-business expense export after removing unnecessary employee, customer, payment, and account information. AI may surface overlapping software charges, rising vendor costs, or repeated fees, but the owner must still distinguish waste from expenses that support revenue or essential operations.

09 Finish line

You have completed the guide when you have audited one real sanitized export, confirmed the row count and amount direction, traced the highest-impact finding back to exact transactions, verified the top three candidates, and made or rejected each decision yourself.

> If all three findings turn out to be legitimate, the audit still worked. You learned how charges appear in the file, where the AI overreached, and how to give better instructions next time.

Want the reasoning behind the process?

Read the companion article for the full context, limitations, and perspective: https://chuckgoetschel.com/ai-insights/ai-can-find-where-your-money-is-disappearing

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Let AI find the questions. You keep the judgment.