ACTION GUIDE

The AI Subscription Audit: Find, Verify, and Track Money Leaks

Turn a sanitized transaction export into a ranked investigation of recurring expenses. By the end, you will know how to verify the strongest leads, make your own decisions, and track realistic potential annual savings.

WHAT'S INSIDE

2026 EDITION

01 Run your first subscription audit

You are about to give AI one sanitized transaction file and ask it to produce a ranked investigation queue. Your first finish line is not a cancellation spree. It is three evidence-backed charges worth checking.

Pre-flight

CHECKLIST

- Choose one bank or credit-card account for the first audit.
- Use at least six months of transactions. If available, use thirteen to fifteen months when you want stronger evidence of yearly renewals. A shorter period can reveal monthly charges but may miss annual renewals and gradual price increases.
- Use an AI chat service that can analyze an uploaded CSV file. A CSV is a plain spreadsheet file containing rows and columns. File analysis availability and limits can vary by service, plan, account, and workspace settings.

> Review the AI provider's privacy, model-training, retention, chat-history, file-deletion, and data-handling settings before sharing financial information. Do not upload login credentials, full account or card numbers, routing numbers, customer IDs, or transaction IDs. If you are not comfortable with the provider's terms and controls, do not upload the file.

1

STEP 1

Export one transaction file

Open your bank or card website or app and go to its transaction history or account activity. If an export or download option is available, select CSV and choose at least six months—or thirteen to fifteen months when available for annual comparisons. You should receive a file ending in .csv.

2

STEP 2

Make a sanitized copy

Open the CSV in a spreadsheet application and save a separate working copy. Keep only the date, merchant or transaction description, amount, and an optional account or card nickname. You may add a neutral Row ID column numbered 1, 2, 3, and so on to make cited rows easier to find. Remove full account numbers, routing numbers, transaction IDs, addresses, customer IDs, balances, and unrelated notes. Review description or memo fields for names, locations, or other details you do not want to share.

3

STEP 3

Check the useful columns

Confirm that the file has descriptive column headers and that each remaining row represents one transaction with a date, description, and amount. Do not rewrite unfamiliar merchant names; their variations are part of the evidence AI needs to inspect. Note whether positive or negative values represent spending.

4

STEP 4

Open a new AI chat

Sign in to the AI service you chose, start a new chat, and locate its attachment or file-upload control. Attach the sanitized CSV and confirm that the file appears with your message.

Copy/paste Audit Prompt

PROMPT

```
Act as a forensic subscription and recurring-expense analyst. Review these transactions
and identify recurring charges, possible double charges, price increases, annual renewals,
overlapping services, merchant-name variations, and anything else that may represent
recurring waste.

Distinguish purchases from credits, refunds, reversals, transfers, and card or loan
payments when the data supports that distinction. If the amount-sign convention or
transaction type is unclear, ask me before classifying the rows.

First, return a ranked list of the charges I should investigate. For each finding, show
the exact transactions that support it, estimate the annual cost or potential annual
impact, explain why it deserves attention, and state any uncertainty. Do not assume
anything should be canceled, disputed, or labeled as waste.

Then interview me about the questionable charges one at a time. Based on my answers, keep
separate running totals for planned potential annual savings, implemented potential annual
savings after I confirm completing an action, and refunds actually received. Show all
arithmetic and do not count the same charge twice.
```

1

STEP 5

Send the file and prompt

Paste the Audit Prompt into the message box with the attached CSV, then send it. The AI should return a ranked list rather than merely repeat every recurring transaction.

2

STEP 6

Stop at the top three

For this first pass, focus only on the three highest-ranked findings. Leave the rest of the list alone until you have tested whether the analysis is showing usable evidence.

02 Test the result

Do not act on the first confident-looking answer. Run this supplied test to make the AI expose its evidence and assumptions.

TEST PROMPT

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First, report the number of transaction rows analyzed, the earliest and latest transaction
dates, and the amount-sign convention you used. Tell me if any part of the file appears
unreadable, omitted, or ambiguous.

Then check your top three findings only. For each one, list the exact supporting
transaction rows with Row ID when available, date, description, and amount. Show the
annual-cost arithmetic and the billing-frequency assumption you used. State what remains
uncertain and what I must verify through an official source. If the evidence is weak or
missing, say so. Do not recommend a cancellation or dispute.
```

What success looks like

- The reported row count and date range match the file you intended to analyze.
- Each finding points to exact transactions rather than offering a vague conclusion.
- Possible merchant-name variations are grouped but not declared identical without verification.
- Annual estimates show their arithmetic or billing assumption.
- Credits, refunds, reversals, transfers, and account payments are not quietly treated as subscriptions.
- Uncertainty is visible instead of being quietly converted into certainty.
- The AI tells you what to verify rather than deciding what you should cancel.
- If the service exposes formulas, analysis steps, or generated code, those details agree with the stated result.

> A valid audit does not have to discover waste. If the evidence does not support a suspicious pattern, saying so is a better result than inventing one. A conclusion without visible evidence is just a confident sentence wearing a tie.

03 Nothing happened? Check these first

- Confirm that the sanitized CSV is attached to the same message as the Audit Prompt.
- Open the file and verify that the date, description, and amount columns contain data, with one transaction per row.
- Compare the AI's reported row count and date range with the CSV. If they do not match, ask it to stop and re-read the file or split a large file into smaller periods.
- Check whether the amounts retained their original positive or negative signs. If the convention is unclear, tell the AI which values represent spending, credits, and refunds.
- If dates were misread, state the date format used in the file, such as month/day/year or day/month/year.
- If the AI returned only a recurring-charge list, paste the Test Prompt and require exact rows, ranked findings, annual estimates, and uncertainty.
- If the tool reports that it cannot read the file, use an AI service that supports CSV analysis or paste a limited table of sanitized rows into the chat.
- If annual renewals or long-term price changes are absent, check the date range. Comparing two yearly charges usually requires more than twelve months of history.
- If a duplicate may be a pending charge, reversal, refund, or corrected posting, wait for the official account history to settle before treating it as two completed purchases.

04 Verify the top three findings

AI has created an investigation queue, not a verdict. Work through one finding at a time and supply the context that transaction rows cannot provide.

1

FINDING 1

Match the evidence

Find the cited transactions in your official bank, card, or payment-platform history. Confirm the dates, descriptions, amounts, and posting status before relying on the pattern.

2

FINDING 1

Identify the actual purchase

If a processor such as Apple, Google, PayPal, Amazon, or Roku masks the service name, inspect your official purchase, subscription, receipt, or payment history. Check every relevant account or family account you control. Do not ask AI to guess which product sits behind the charge.

3

FINDING 1

Add your context

Determine whether you recognize the service, still use it, intentionally maintain more than one account, share it with a family member, or knowingly bought two separate items.

4

FINDING 1

Make the decision yourself

Choose whether to keep it, investigate further, stop a future renewal, or contact the provider through an official channel. Do not give AI authority to cancel services, move money, contact providers, sign in to financial accounts, or initiate disputes.

5

NEXT

Repeat for findings two and three

Use the same sequence for each finding. Keeping the review one charge at a time makes it easier to avoid mixing evidence or counting the same possible saving twice.

INTERVIEW PROMPT

```
Interview me about these three findings one at a time. For each finding, show the
supporting evidence and ask only the questions needed to determine whether the charge is
recognized, intentional, currently useful, duplicated, or scheduled to recur. After my
answer, classify it as needs verification, verified and kept, planned future action, or
action completed.

Keep separate running totals for planned potential annual savings and implemented
potential annual savings after I confirm completing the action. Track refunds separately
and count a refund only after I confirm that it was actually received. Show all arithmetic
and do not count the same charge twice.
```

Keep the totals honest

STATUS	MEANING	WHAT TO COUNT
Needs verification	The pattern looks interesting, but the merchant or purpose is not confirmed.	Nothing yet
Verified and kept	The charge is legitimate and still earns its place.	No savings
Planned future action	You have chosen an action intended to stop a recurring future cost, but have not confirmed completing it.	Planned potential annual savings
Action completed	You completed the cancellation, downgrade, account closure, or other verified action.	Implemented potential future spending avoided
Refund received	A provider has actually returned money.	Actual refund, tracked separately

For a confirmed monthly charge, the current amount multiplied by 12 can provide an annualized estimate when monthly billing is verified. For weekly, quarterly, or annual billing, use the verified frequency. For a variable charge, show a reasonable range or use a clearly identified recent period instead of automatically multiplying the latest amount. If an action takes effect after a prepaid term, includes a fee, or preserves access until a later date, adjust the first-year estimate accordingly. Do not treat any annualized estimate as money already returned to your account.

Create a durable audit log

Do not rely on the chat as your only record. Copy each verified finding into a local spreadsheet or note you control.

TRACK	RECORD
Service or merchant	The verified name, plus the statement description
Evidence	Dates, amounts, account nickname, and Row IDs
Billing details	Verified frequency, current amount, and next renewal when known
Status	Needs verification, kept, planned action, completed action, or refund received
Action record	What you decided, completion date, confirmation number, or saved confirmation message
Financial impact	Planned annual potential, implemented annual potential, and actual refund in separate columns
Follow-up	A date to confirm that billing stopped or the expected refund arrived

For possible fraud or unauthorized charges, contact the appropriate bank, card issuer, payment platform, or merchant promptly through an official channel. Dispute procedures and deadlines can depend on the payment method and circumstances. For debt, taxes, investments, or legal questions, use a qualified professional. Pattern detection is not professional financial advice.

Worked example

FINDING	EVIDENCE CITED	ESTIMATED IMPACT
Possible CloudSafe duplicate	CLOUDSAFE and CLOUDSAFE WEB each charged $9.99 on similar dates every month	$119.88 per year for one account
FitStream price increase	$9.99 for four months, $12.99 for four, then $15.99 for four	$191.88 at the current annualized rate
DesignPro annual renewal	One $149 payment through PayPal, similar to a charge roughly one year earlier	$149 per year
Possible MealBox duplicate	Two $72 payments within two days	$72 requiring verification
Unclear Apple charges	Several repeating APPLE.COM/BILL payments	Depends on receipt details

Verification changes the result. CloudSafe turns out to be two active accounts, one unused, creating an estimated $119.88 in avoidable future spending. FitStream increased its price, but it is used every week and stays. DesignPro is an unwanted annual renewal, creating another potential $149 in avoided future spending. MealBox was two intentional deliveries, and the Apple charges require official purchase-history details.

The verified planned potential future savings are $268.88 per year: $119.88 plus $149. That is an estimate of avoided future spending, not money deposited back into the account. After the two actions are completed and documented, the same amount can move from planned to implemented potential annual savings.

05 Improve the investigation

Once the first three findings work, sharpen the same audit by changing one instruction at a time. This helps you see how a focused question changes the evidence AI surfaces.

FOCUS	PASTE AFTER THE MAIN PROMPT	YOUR JUDGMENT
Price changes	Group recurring merchants across time and flag every change in amount. Show the old amount, new amount, dates, and current annualized rate.	Decide whether the service still provides enough value.
Billing cadence and trials	Estimate whether each pattern appears weekly, monthly, quarterly, or annually. Flag possible introductory prices or first charges after a trial, but state when the history is too short to verify the pattern.	Confirm the billing terms and next renewal through the provider.
Annual renewals	Look for isolated charges that may repeat roughly annually. Show both transactions when available and state when the evidence is incomplete.	Confirm the renewal through the merchant or payment provider.
Possible duplicates	Flag same-merchant charges occurring unusually close together. Check for different order amounts, pending and posted versions, refunds, reversals, installments, or separate purchases before calling them duplicates.	Confirm the posting status and underlying orders.
Variable recurring charges	Find merchants that recur but change in amount. Show the recent range, frequency, and total over a stated period instead of assuming the latest amount repeats unchanged.	Decide whether the variation reflects usage, taxes, add-ons, or an unwanted increase.
Merchant variations	Group descriptions that may represent the same merchant, but label every grouping as a hypothesis until verified.	Confirm whether the names belong to one service or separate purchases.
Overlapping services	Cluster recurring services that appear to solve a similar problem. Show their combined annualized cost without recommending which one to remove.	Decide whether the overlap is useful, intentional, or unnecessary.
Processor-masked charges	List repeating charges routed through Apple, Google, PayPal, Amazon, Roku, or another processor. Do not guess the underlying product.	Match each charge to official receipts, subscriptions, or purchase history.

Operating rules worth keeping

CHECKLIST

- Require exact transaction evidence for every finding.
- Ask for arithmetic and billing assumptions behind annual estimates.
- Keep uncertainty attached to the finding until you verify it.
- Distinguish purchases from credits, transfers, payments, refunds, and reversals.
- Translate small recurring payments into annual costs for perspective.
- Separate leads, decisions, planned savings, implemented savings, and actual refunds.
- Keep a durable audit log outside the AI chat.

- Let AI find patterns while you retain all authority.

> The reusable model is simple: AI finds the patterns. You provide the context. You make the decision.

06 Repeat the audit

Use the same sequence whenever you want to review another account or a newer period.

1. Export one account's transactions.
2. Create a sanitized copy containing only the needed fields.
3. Attach the CSV and run the Audit Prompt.
4. Confirm the row count, date range, and amount-sign convention.
5. Demand exact evidence for the top three findings.
6. Verify each lead through official sources.
7. Make your own keep, investigate, or stop-renewal decision.
8. Track planned savings, implemented savings, and received refunds separately.
9. Record completed actions and schedule follow-up checks.
10. Save the reusable prompts and non-sensitive audit log, not unnecessary sensitive data.

After you are comfortable auditing one account, you can combine multiple sanitized exports. Add an account or card nickname to every row so the AI can distinguish sources. Then rerun the same process and watch for charges that may be split across accounts. Tell the AI not to treat transfers, credit-card payments, or matching movements between your own accounts as recurring merchants.

When you no longer need the uploaded file or conversation, use the provider's available deletion controls and review its retention policy. Deleting a visible chat may not always mean immediate removal from every system.

REPEAT PROMPT

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Run the same forensic recurring-expense audit on this new transaction file. First report
the row count, date range, and amount-sign convention. Rank only evidence-backed findings.
Distinguish purchases from credits, refunds, reversals, transfers, and account payments.
For the top three findings, cite exact rows, show annual-impact arithmetic, state
uncertainty, and identify what I must verify. Do not carry assumptions or merchant
identities over from the previous audit unless this file independently supports them.
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07 Your finish line

COMPLETION CHECK

- You created a sanitized transaction file.
- You produced a ranked investigation queue.
- You confirmed that the AI read the intended rows and date range.
- You tested the top three findings against exact transaction evidence.
- You verified unfamiliar charges through official sources.
- You made the decisions instead of handing authority to AI.
- You separated planned savings, implemented potential savings, and refunds actually received.
- You recorded actions, evidence, and follow-up dates in a durable audit log.

- You saved a repeatable audit process for another account or period.

You now have more than a recurring-charge list. You have a repeatable way to turn transaction history into reviewable evidence, verified decisions, documented actions, and a realistic savings estimate.

Want the reasoning behind the workflow?

Read the companion article for deeper context, limitations, and the complete financial-bloodhound model: https://chuckgoetschel.com/ai-insights/ai-can-sniff-out-money-leaks-in-your-account

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Let AI follow the trail. You decide what still earns its place.