

Card declined? Find where it *actually* went.

Your free money tracker (a spreadsheet: works in Excel or Google Sheets) plus the copy-paste prompts that fill it in for you with Claude (free plan). About 10 minutes a month.

Start here (2 minutes, free):

1. **Download the tracker:** thebusinessdart.pages.dev/g/money-tracker.xlsx (open it in Excel, or File → Import in Google Sheets).
2. **Download last month's statement as a spreadsheet** from your banking app, then **delete account numbers, card numbers and your address**. Keep date, description, amount. Never paste passwords or login codes anywhere.
3. **Open claude.ai** (the free plan works), click + and upload the statement. Then use the prompts below.

1 Sort it into the *tracker*

COPY THIS

Here's my bank statement. Put every charge into one of these categories: Rent / bills, Groceries, Coffee & snacks, Eating out, Subscriptions, Shopping, Transport, Fun, Other. Mark anything after 10 pm as late night. Give it back as a table with columns Date, What, Category, Amount, Late night (Yes/No) so I can paste it into my tracker.

2 The *coffee* check

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List every charge under \$15 that repeats more than 4 times this month (coffee, snacks, delivery fees). Show the monthly total and what it adds up to in a year.

3 The *apps* you forgot

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Find every recurring charge in this statement. Make a table: name, price, how often it charges, and the yearly cost. Then ask me which ones I actually used this month, one by one.

Claude can't cancel anything for you. Ask: "How do I cancel [name] step by step?" and do it yourself in 2 minutes each.

4 The *11 p.m.* habit

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Look at the dates (and times, if my statement shows them) of my shopping and delivery charges. Is there a day of the week or time of day when I spend the most? Show me the pattern and the total.

5 Your one-page *plan*

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Based on all of this, make me a simple monthly budget in Excel: what I earn, fixed bills, a weekly limit for coffee and eating out, and how much I can save. Keep it to one sheet I can update every month.

The tracker's 'This month' tab adds everything up for you: set a limit per category and anything over it turns red. Claude makes Excel files on every plan, including Free, but you don't need it to: the tracker works on its own.