

Where did my money *go*? Find the 3 leaks.

Download your bank statement, hide the private numbers, and let Claude (free plan) sort every charge into a spreadsheet with charts. Then run the leak checks below. It takes about 10 minutes.

Before you start (2 minutes, free):

- 1. **Download last month's statement as a spreadsheet** (CSV or Excel). Most banking apps and websites have an Export or Download button next to your transactions.
- 2. **Delete the private stuff first:** account numbers, card numbers, your address. Keep only date, description and amount. Never paste passwords or login codes anywhere.
- 3. **Open [claude.ai](#)** (the free plan works), click + and upload the file.

1 Where did it *go*?

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Here's my bank statement for last month. Put every charge into a category (coffee, eating out, groceries, subscriptions, shopping, transport, bills, other). Make me an Excel file with a total per category and a pie chart. Then tell me the 3 biggest surprises.

2 Leak 1: the *small* daily stuff

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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 Leak 2: *subscriptions*

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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 Leak 3: *when* you spend

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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.

Do this once a month: upload the new statement and say "Same as last month. What changed?" Claude makes the Excel file on every plan, including Free.

More Claude skits, every day

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