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MY 5 *found-money* PROMPTS

The AI prompts I used to find $1,553 a month in recurring expenses to cut

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BEFORE YOU PASTE ANYTHING

Privacy first

- **Never** give AI your bank login.
- Download 90 days of transactions from **every** card and account.
- Delete account and card numbers and your address. AI only needs date, merchant, amount.
- Works in any AI chat app, free versions included.

PROMPT 01

Find every recurring charge

WHEN TO USE Your first step, with 90 days of transactions ready.

Here are 90 days of transactions (date, merchant, amount only): **[PASTE]**. Find every charge that looks recurring (monthly, quarterly, or annual). List the merchant, amount, how often, and which account. Total them per month.

PROMPT 02

Catch the sneaky ones

WHEN TO USE Right after Prompt 01.

From the same list, flag price increases, free trials that turned paid, duplicate services, and small charges under $15 I might overlook.

PROMPT 03

Search your inbox

WHEN TO USE After the statement sweep.

I searched my email for "receipt," "renewal," "subscription," "payment failed," and "trial ending." Here are the subject lines and senders (no private details): **[PASTE]**. Which look like recurring charges I haven't listed yet?

A failed-payment email is how I found one I'd forgotten ✦

PROMPT 04

Check your phone

WHEN TO USE Every time. These are the easiest to forget.

Give me a checklist for finding subscriptions billed through my phone (app store and digital wallet subscriptions) on iPhone and Android.

That's where one of mine was hiding ✦

PROMPT 05

Build your master list

WHEN TO USE When you're ready to decide.

Combine everything into one table: service, monthly cost, account, how I found it, and a blank "keep / cut / lower" column. Sort highest cost first.

MY RESULT

Using these prompts, I found and cut **$1,552.92 a month** in recurring expenses. I also unsubscribed from 79 marketing senders.

Want the full **Found Money** guide (38 prompts + cancel scripts + monthly check-in)? Join the waitlist here → **gardner-group.kit.com/350647911e**

I'll email you when it opens.

My results, not a promise. Your results will vary. Not financial advice. AI can make mistakes, so double-check before you cancel anything.