

M A V E R I C K A I

BUILD YOUR AI FINANCIAL DASHBOARD

SEE ALL YOUR MONEY IN CHATGPT OR CLAUDE

Most people couldn't tell you where their money went last month. This guide shows you how to build one dashboard inside ChatGPT or Claude that shows all of it, updated every month. It works for your personal money, your business or both.

Connect your bank or business apps, or just upload statements

Build the whole dashboard with one copyable prompt

Spot forgotten subscriptions and duplicate charges

A business version with profit and tax flags for your accountant

Eleven copyable prompts, including a gentle spending roast

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Start Here: How Your Dashboard Works

THE PLAN

1. Pick ChatGPT or Claude.
2. Connect your accounts or upload your statements.
3. Paste the dashboard prompt and answer its three quick questions.
4. Ask it questions before you spend.
5. Set it to update every month.

Before you start

Tool: ChatGPT or Claude. The free plan of either one is enough to build it. Automatic updates in Claude need a paid plan.

Time: About 15 minutes for the first build, then a few minutes a month.

Privacy: Connections are read-only. Never paste passwords or security codes into a chat, and cover account numbers before you upload a statement.

If you came from the newsletter, this is the full setup. You'll end up with one place that shows where your money goes, helps you decide whether a purchase makes sense and keeps your numbers ready for tax time.

I have one of these for my business. I bank with Mercury, and it's connected directly.

What the dashboard shows

The AI reads your transactions, either from accounts you connect or from statements you upload. It sorts them into categories and builds the dashboard for you. Here's what goes on it:

On your dashboard	Why it helps
Money in and out by month	See if you're ahead or behind at a glance
Spending by category	Find out where the money actually goes
Every subscription and recurring charge	Catch the ones you forgot about
Biggest changes from last month	Spot a problem while it's still small
Duplicate or unusual charges	Catch double billing and charges you don't recognize
Profit by month and tax flags (business)	Know if the business is making money and what to ask your accountant

TIP

This is a tool for seeing your own numbers. It isn't financial or tax advice. Anything it flags as tax-deductible is for your accountant to confirm, and any estimate it gives you should be treated as rough.

Copy This First: The Dashboard Prompt

This is the whole dashboard in one prompt. Paste it into ChatGPT or Claude once your accounts are connected or your statements are uploaded. Step 2 shows you how to do that.

The Dashboard Prompt

PROMPT 1 | COPY & PASTE

Build me an interactive financial dashboard from the accounts I've connected or the statements I've uploaded. First ask whether it's for my personal money, my business or both, plus my currency and which months to include. Show money in and out by month, spending by category, every subscription and recurring charge, my biggest changes from last month and any duplicate or unusual charges. For a business, add profit by month and flag expenses that might be tax-deductible for my accountant to confirm. Put the key numbers at the top and let me click into any category. Only use my actual numbers and list anything you couldn't categorize. Don't move money or change anything in my accounts.

Why it's written this way

Part of the prompt	What it does
Personal, business or both	Sets up the right views, and keeps the two apart if you have both
Currency and months	Keeps everything in your money and picks the time range
Only use my actual numbers	Stops it from filling gaps with guesses
List anything you couldn't categorize	Shows you exactly what needs a quick fix
Don't move money or change anything	Keeps the whole thing read-only

TIP

Keep everything in one chat and give it a clear name, like Financial Dashboard. Then every question and update has all the context it needs.

Step 1: Choose ChatGPT or Claude

Both can build this. The big difference is how your numbers get in and what the finished dashboard looks like.

What matters	ChatGPT	Claude
Your US bank or credit card	Connects through the Finances tab (US only)	Not directly. Use statements instead.
Business apps like Mercury, QuickBooks and Stripe	Yes	Yes, plus a few more
What you get	Interactive charts right in the chat	A dashboard page you can click around and reopen
Automatic updates	Monthly, as a scheduled task	Weekly, as a scheduled task (paid plans)
Pulling statements with the browser	Easier	More cautious with banking sites

My simple take

In the US, for personal money: start with ChatGPT. The Finances tab links your bank and cards, so you don't have to download anything.

For a business: either one works. Mercury, QuickBooks, Xero, Stripe, PayPal, Shopify, Gusto and Ramp connect to both.

Outside the US: either one works with statements. Claude's dashboard page is nice because you can reopen it and click around any time.

Step 2: Get Your Numbers In

The easiest way is to connect your accounts directly. These connections were checked on October 11, 2026, in ChatGPT's official plugin listings and Claude's official connector directory.

App or account	ChatGPT	Claude
Mercury	Yes	Yes
QuickBooks	Yes	Yes
Xero	Yes	Yes
Stripe	Yes	Yes
PayPal	Yes	Yes
Shopify	Yes	Yes
Gusto	Yes	Yes
Ramp	Yes	Yes
Your US bank or credit card	Yes, through the Finances tab	No

Claude also connects to FreshBooks, Zoho Books, Square, Brex, Qonto, Tiller, NetSuite and MYOB (beta, for Australia and New Zealand). Xero is read-only in both tools, and Mercury is read-only by default.

Where to connect

In ChatGPT: open Plugins in the left sidebar and connect your business apps there. Finances has its own tab for US banks and credit cards.

In Claude: go to Customize, then Connectors. Connectors from Claude's directory work on every plan, including Free. Custom connectors need a paid plan.

You can't add connectors in the mobile apps. Set them up on the web or desktop and they'll carry over to your phone.

About ChatGPT's Finances tab

Finances links to more than 12,000 US banks and credit cards through Plaid. It's available on the Free, Go, Plus and Pro plans, US only. It's read-only and can't move money. If you disconnect, your synced data is deleted within 30 days. On Plus and Pro it can also show your Experian credit score.

No connector? Three easy options

When I checked Claude's directory, Wise, Revolut, Monzo, Chase, Monarch and YNAB weren't in it. If your bank isn't listed, or you just don't want to connect anything, use one of these.

Option 1: Just tell it. Give it your rough monthly income and main bills. It's less precise, but it's a great five-minute start.

PROMPT 2 | COPY & PASTE

I don't want to connect any accounts or upload statements yet. Build me a simple starter money dashboard from rough numbers. Ask me for these all in one message: my currency, my monthly take-home income, my main bills and what each one costs, roughly what I spend on groceries, eating out, transport and fun, any subscriptions I remember, and any savings or debt payments. Then show where my money goes each month, what's left over and my three biggest costs. Label everything as an estimate based on what I told you, and tell me which statements would make it more accurate.

Option 2: Upload statements (best). In your banking app or website, download the last three months as a CSV file. Use PDF if CSV isn't offered. Cover or remove your account numbers first, then attach the files before you paste Prompt 1.

Option 3: Let the browser pull them. ChatGPT's browser can go into your bank's website and pull your recent transactions. You sign in yourself, and it pauses at sign-in pages. It also asks before doing anything that's hard to undo, like a payment. Only use it to read and download.

PROMPT 3 | COPY & PASTE

Use your browser to open my bank's website: [bank website]. Stop at the sign-in page and wait for me to sign in myself. Never ask me to type a password or security code into this chat. Once I'm in, only read and download. Go to [account name] and get my transactions for the last three months, as a CSV file if there's an option. Don't click anything that moves money, pays a bill, changes a setting or sends a message. If you're not sure what a button does, stop and ask me. Then use those transactions for my financial dashboard.

Claude's Chrome extension is more careful with banking sites. Anthropic lists financial and banking sites among the categories it blocks by default, and it suggests using a separate browser profile without banking access. So this route is easier in ChatGPT.

Step 3: Build It

Open a new chat. If you're using statements, attach them first. Then paste Prompt 1.

It'll ask three things before it builds: personal, business or both, your currency and which months to include. Answer in one line, like "Personal, US dollars, July to September."

What you'll see

In Claude: an interactive dashboard page, called an artifact, that you can click around and reopen any time. This works on the Free plan, worldwide.

In ChatGPT: interactive charts right in the chat. They come with GPT-6's new Intelligent UI, rolling out to all plans starting October 7. Use the Chat tab.

Check it before you trust it

Look at the list of charges it couldn't categorize, and tell it what they are. Then pick two or three numbers and check them against your banking app. These quick fixes help:

"All charges from [merchant] are [category]."

"Treat transfers between my own accounts as transfers, not spending or income."

"Show me the transactions behind [number]."

TIP

Claude also has a feature called Dashboards (Pro and up, in beta). It's built for live business data like BigQuery, Snowflake and Salesforce. You don't need it for this.

Step 4: Ask It Anything

This is where the dashboard pays off. Before you buy something, ask it. You'll get an answer based on your real numbers instead of a gut feeling.

What you want to know	Try asking
Where it all went	Where did my money go last month, in plain words?
A big purchase	I want to buy a [item] for [price]. Can I afford it without touching my savings?
Eating out	How much did I spend eating out over the last three months, and what's the monthly average?
A goal	How much could I realistically set aside each month for [goal]?
A business cost	Is [software or expense] worth it based on what the business made?

Ask It Anything

PROMPT 4 | COPY & PASTE

Using my financial dashboard and my actual numbers, answer this: [your question]. Keep the answer short and show me the numbers you used. If you're missing something you'd need to answer properly, tell me what it is instead of guessing. Label any estimate as rough. Don't move money or change anything in my accounts.

TIP

Not sure about a purchase? Ask it to give you the case for and the case against using your numbers. Seeing both sides makes the decision a lot easier.

Step 5: The Business Version

Everything above works for a business too. You just want a few extra things on the dashboard: profit, software costs, how long your cash lasts and anything to flag for your accountant.

If you bank with Mercury or use QuickBooks, Xero, Stripe, PayPal, Shopify, Gusto or Ramp, connect those first. Otherwise, upload your business statements.

Business Dashboard

PROMPT 5 | COPY & PASTE

Set up my financial dashboard for my business, [business name]. Use only my connected business accounts or the business statements I've uploaded. Show revenue, expenses and profit by month, my biggest expense categories, every software tool and subscription, and how many months of expenses my current balance would cover. Flag any charges on business accounts that look personal, and any expenses that might be tax-deductible, for my accountant to confirm. If I also have personal accounts connected, keep them in a separate view. Only use my actual numbers, label any estimate as rough, and don't move money or change anything in my accounts.

TIP

Mixing personal and business spending is what makes tax time painful. If the dashboard flags personal charges on a business account, sort them out each month so they don't pile up.

Step 6: Keep It Updated Every Month

A dashboard is only useful if it's current. Set it up once and it updates on its own.

In ChatGPT

Just ask in the chat. It turns your request into a scheduled task, and you'll find it under Scheduled in the sidebar. Scheduled tasks can use your connected apps and Finances.

PROMPT 6 | COPY & PASTE

On the 1st of every month, update my dashboard with last month's transactions and tell me what changed. Show money in and out for the month, my top five categories compared with the month before, any new subscriptions or price increases, and anything unusual or duplicated. Keep the summary under 150 words, then show the updated dashboard. Only use my actual numbers. Don't move money or change anything in my accounts.

Free and Go plans allow up to 3 active tasks, Plus allows 5 and Pro allows 15. One catch: a task created inside a project can't access that project's uploaded files.

In Claude

Go to Scheduled in the sidebar and click New task, or describe it in a chat and confirm. You can choose hourly, daily, weekly, weekdays or manual. There's no monthly option yet, so pick weekly. Scheduled tasks need a paid plan.

PROMPT 7 | COPY & PASTE

Check my connected accounts for new transactions since the last update and refresh my financial dashboard. Then tell me in a few lines: money in and out so far this month, how that compares with the same point last month, any new subscriptions or price changes, and anything unusual or duplicated. Only use my actual numbers. Don't move money or change anything in my accounts.

When a scheduled task uses cloud connectors, it runs even when your computer is asleep.

TIP

Using statements instead of connections? Once a month, upload the new statement to the same chat and say "update my dashboard." That's it.

Four More Prompts Worth Saving

Once the dashboard is built, these four make it even more useful. Paste them into the same chat.

Subscription Audit

PROMPT 8 | COPY & PASTE

Go through my last three months of transactions and list every subscription and recurring charge: the name, the amount, how often it charges and the yearly total. Flag any that went up in price, any I seem to be paying for twice and any free trials that turned into paid plans. Sort them by yearly cost, highest first, and add up the total. Then ask me which ones I actually use and help me make a cancel list. Don't cancel anything or contact anyone for me.

Roast My Spending (Gently)

PROMPT 9 | COPY & PASTE

Roast my spending, gently. Look at last month's transactions and give me a funny, kind roast of my habits, like a friend who's good with money teasing me over dinner. Keep it light, with no shaming. Only use my actual transactions and amounts. Then switch to serious and give me the three changes that would save me the most each month, with a rough estimate for each, clearly labeled as rough.

Tax-Time Pack

PROMPT 10 | COPY & PASTE

Help me get ready for tax time. Using my transactions for my tax year, [start date] to [end date], make a summary my accountant can work from: total income by source, expenses by category, and a list of expenses that might be tax-deductible, each with the date, merchant, amount and why it might qualify. Mark every deductible item "for my accountant to confirm," since the rules depend on where I live. List anything you couldn't categorize and any personal charges mixed into business accounts. Put it all in a clean table I can copy into an email or spreadsheet. Don't give me final tax figures or file anything.

Monthly Recap

PROMPT 11 | COPY & PASTE

Give me my monthly money recap for [month]. In plain words and under 200 words, tell me money in, money out and what's left, my top three spending categories and how they changed from last month, one win, one thing to watch and any new subscription or charge. Then suggest one simple goal for next month based on my actual numbers. Only use my actual numbers. If something looks off, ask me instead of guessing.

On a Claude Team or Enterprise plan, you can also use Claude Motion (beta) to turn last month's numbers into a 20-second animated recap.

Common Mistakes and Easy Fixes

If this happens	Try this
A number looks made up	Ask "Show me the transactions behind that number." Remind it to only use your actual numbers.
Lots of charges in Other	Tell it once: "All charges from [merchant] are [category]."
Transfers counted as spending	Say "Treat transfers between my own accounts as transfers, not spending or income."
Your bank isn't in the list	Download your statements as CSV files and upload them (Step 2).
You can't find connectors on your phone	Set them up on the web or desktop. They carry over to mobile.
A PDF statement reads badly	Download the CSV version instead.
Amounts in more than one currency	Tell it your main currency and ask it to label converted amounts as rough.
Claude has no monthly schedule	Pick weekly. It keeps the dashboard current.
A ChatGPT task can't see your statements	Tasks made inside a project can't use that project's files. Use connected accounts, or upload the new month and say "update my dashboard."
You lost the dashboard	Claude: reopen the artifact. ChatGPT: keep it all in one named chat.
You're worried about privacy	Connections are read-only. Cover account numbers on statements, and disconnect any time.

Quick Reference: Your AI Financial Dashboard

Task	ChatGPT	Claude
Connect accounts	Plugins in the left sidebar. Finances tab for US banks and cards.	Customize, then Connectors
Build it	Paste Prompt 1	Paste Prompt 1
Where it shows	Interactive charts in the chat	An artifact page you can reopen
Auto-update	Ask in the chat. Runs on the 1st of every month.	Scheduled, then New task. Pick weekly.
Plans	Finances on Free, Go, Plus and Pro (US only)	Directory connectors on all plans. Scheduled tasks need a paid plan.

Setup in four lines

Connect: Link your accounts, or download the last three months of statements as CSV files.

Build: Paste Prompt 1 and answer its three questions.

Ask: Check purchases and goals against your real numbers with Prompt 4.

Update: Set a monthly task in ChatGPT or a weekly one in Claude.

DO THIS TODAY

Pick one account, your main bank account or your business account. Connect it or download last month's statement, paste Prompt 1 and look at your subscription list. If there's one you forgot you were paying for, cancel it today.

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Know your numbers. Make better calls.