

M A V E R I C K A I

ASK CHATGPT TO FIND ALL THE MONEY PEOPLE OWE YOU

THE GMAIL + APPLE MESSAGES GUIDE

Forgotten refunds. Unreturned deposits. That "I'll pay you back" text.

Find forgotten refunds, deposits, and missing orders
Check the promise against what happened afterward
Search repayment promises in Apple Messages on Mac
10 copy-and-paste prompts, including the follow-ups
A quick reference to keep beside your inbox

September 2026

Start Here

THE PLAN

1. Connect Gmail and look for money that may still be outstanding.
2. Check the evidence and draft a specific follow-up.
3. On a compatible Mac, search Apple Messages for repayment promises too.

You know that refund you were told would arrive in a few days? Or the deposit you meant to chase? Start there. ChatGPT can help turn scattered conversations into a list you can actually work through.

Connect Gmail

1. Open Plugins in ChatGPT. If your account shows Apps, use that instead.
2. Find Gmail, open it, and select Install plugin if shown. Choose Connect when prompted.
3. Sign in to the Google account you want searched and review the requested access. Complete the authorization. [1]
4. Start a chat. Type @ and select Gmail, or choose it from +, sometimes under More. Paste Prompt 1 on the next page. [2]

TIP

Choose Gmail from the menu so it is attached to the request. If ChatGPT says it cannot access the inbox, fix the connection before treating its answer as a search result.

Find it. Check it. Follow up.

A message promising a refund is a useful lead. It doesn't establish whether the money later reached your card, bank, payment app, or pocket. Check the relevant payment history before saying something is unpaid.

The prompts below ask for evidence, later replies, and missing information. They also keep follow-ups in the chat so you can review the details before sending anything yourself.

Where to go

What you want	Start here
Search your inbox	Prompt 1, page 3
Check results and draft emails	Prompts 2–3, pages 4–5
Search texts and draft replies	Setup and Prompts 4–5, pages 6–7
Dig deeper and track follow-ups	Prompts 6–10, pages 8–9
Keep the whole workflow handy	Quick Reference, page 12

Step 1: Find the Money in Your Email

This is the first prompt from the video, expanded so the answer gives you something you can verify. Replace the brackets and select Gmail before you run it.

Prompt 1: The inbox money search

PROMPT 1 | COPY & PASTE

Search my Gmail account [email address] from [start date] to [end date] for refunds I was promised, deposits due back, and purchases I reported never receiving.

Read the relevant threads and look for later refunds, repayments, delivery updates, cancellations, or other resolutions. Treat unresolved items as candidates to check, not confirmed money owed.

Make a table with the company, amount and currency if stated, reason, promise date, expected date, order or case number, a short evidence quote, and a source link if available. Flag missing details and what I need to verify. Combine duplicates.

Tell me the dates and searches you covered and anything you could not access. Don't claim you checked every email. Only search and report. Do not send messages or change anything in my account.

What a useful result looks like

You should be able to open the original conversation and understand why each item made the list. "Maybe a refund from a store" isn't enough. You want the merchant, the promise, and the next thing to check.

Type of lead	What to look for
Refund promised	An amount or order reference and a refund commitment
Deposit due back	Return terms, the relevant date, and any deductions mentioned
Missing purchase	Your non-delivery report and what support said afterward

TIP

Start with a manageable date range. If the answer is cut short or the search is incomplete, use Prompt 6 to continue in smaller batches.

Step 2: Check What Is Actually Unpaid

Before you chase anyone, open the source and check the matching payment record yourself. A refund might appear under a different merchant name, arrive in parts, or go back to the original payment method.

Prompt 2: Check the evidence

PROMPT 2 | COPY & PASTE

Review every candidate from our list. Search the related Gmail threads for later resolution and tell me the exact payment or delivery detail I should check myself.

Use these statuses: Needs checking, Waiting within the stated timeline, Resolved in the records, or Confirmed unpaid by me. Only use the last status after I explicitly confirm it.

Separate promised amounts from verified outstanding amounts. Flag partial refunds, possible duplicate entries, and unclear currencies. Don't add uncertain amounts into a confirmed total. Ask me for the missing facts before drafting a claim that something is unpaid. Only read and report.

Three things to check yourself

1. The original promise. Was it a confirmed refund, a pending request, or a conditional offer?
2. The timeline. Has the stated processing or return window actually passed?
3. The payment. Check the relevant card, bank account, or payment app, including partial payments. For a personal repayment, remember cash and shared-expense offsets too.

TIP

You can tell ChatGPT "I checked item 2 and received the full refund on [date]." You don't need to upload an entire bank statement just to update one row.

Keep the total honest

Count each item once. Keep different currencies separate. If you haven't checked the payment history, leave the item under Needs checking. "No repayment found in these messages" is a useful observation, but it doesn't prove that no repayment happened.

Step 3: Write the Follow-Up

Stay in the same chat for this part. Once you've checked the records, tell ChatGPT which items still need attention. It can use the dates and references it already found.

Prompt 3: The company follow-up

PROMPT 3 | COPY & PASTE

For each item I've confirmed still needs a follow-up, draft a short, polite email here in the chat. Do not create an external draft or send anything.

Use the correct company, order or case number, promise date, and amount from the evidence. State only what we've verified. Ask for the current status, the expected completion date, and any refund reference or confirmation they can provide.

If we haven't confirmed whether payment arrived, ask them to confirm the refund details instead of accusing them of nonpayment. Give me the subject and body for each email. Put unknown details in brackets and list anything I need to check before using it.

The kind of email you want

Subject: Follow-up on refund for order [number]

Hi [team], on [date] you confirmed a refund of [amount] for order [number]. The stated processing window has passed, and I've checked the original payment method but haven't located it. Could you confirm its status and share the refund date and reference if it has been processed? Thanks, [name].

That example assumes you've actually checked the payment method and timeline. If you haven't, change it to a status request.

Before you send

Open the original support thread or the company's official support channel. Check the recipient, remove unresolved brackets, and make sure the amount and dates match. A clear email makes the issue easier to investigate. It can't guarantee a reply or a refund.

TIP

Reply in the existing support thread when it is the right conversation. The history and case number can save you from explaining the whole thing again.

Step 4: Connect Apple Messages on Your Mac

The text-message part needs a different setup. OpenAI supports Apple Messages in Work or Codex in the Mac desktop app. It does not work in regular ChatGPT chats. [3]

Requirement	What to use
Computer	An Apple silicon Mac, such as an M1 or newer model
App	The ChatGPT desktop app for macOS
Conversation	A new Work or Codex chat
Messages	Conversations available on that Mac, including supported iMessage, SMS, and RCS history

Set it up

1. Open Plugins, find Apple Messages, and install it.
2. Start a new Work or Codex chat.
3. Ask it to use Apple Messages and grant the requested macOS permissions if you want to continue. [3]
4. Paste Prompt 4 on the next page. This starts a separate search, so it doesn't need your Gmail results.

If older messages are missing

Open Messages on your Mac and check whether the conversations are there. Messages in iCloud can keep devices updated, but Apple notes that only recently accessed messages are stored locally. Don't assume a plugin search covers every year of history. [4]

TIP

No compatible Mac? Keep using the Gmail workflow. You can also paste a relevant conversation excerpt into a chat and ask for a draft, but ChatGPT won't have searched the rest of your messages.

Keep control of replies

The plugin can send messages. These prompts request drafts only. Keep individual send approvals enabled and review the exact recipient and wording before any later send. [3]

Step 5: Find the "I'll Pay You Back" Texts

A dinner split, a concert ticket, or something you covered for a friend can be easy to lose track of. Search for the promise, then read what came after it.

Prompt 4: The repayment search

PROMPT 4 | COPY & PASTE

Use Apple Messages on this Mac to search [start date] to [end date] for people saying they would pay me back, reimburse me, send their share, or cover something I paid for.

Read the surrounding conversation and later replies. List the person or chat, amount and currency if stated, reason, promise date, short evidence quote, and any later sign of repayment. Separate money owed to me from money I owe someone else. Don't infer a debt from a joke or vague comment.

Label unresolved items Needs checking. Ask me about cash, payment apps, partial payments, or offsets before calling anything unpaid. State the search coverage and gaps. Do not send or change anything.

Prompt 5: The friendly text back

PROMPT 5 | COPY & PASTE

For [item or person], I've checked and [explain what is still outstanding]. Draft a friendly text here in the chat that sounds natural and mentions the specific expense. Include the amount only if confirmed.

Give me a casual version and a more direct version. If anything is uncertain, use a question rather than an accusation. Don't invent a payment handle or deadline. Show which person and conversation each draft is for. Do not send anything.

TIP

"Hey, checking on your share of [expense]. Could you send it when you get a chance?" is often enough. Make the draft sound like you before using it.

Go Deeper: Three More Searches

Use these when the first pass gives you a lead or leaves a gap. Keep the relevant app selected and replace the brackets. Each prompt works as a follow-up in its existing chat.

Prompt 6: Search the next date range

PROMPT 6 | COPY & PASTE

Continue the money search in [Gmail or Apple Messages] for [start date] through [end date]. Use smaller date windows and additional result pages where supported. Keep the same evidence fields and check later resolutions. Merge duplicates with our existing list. Report what you covered and what remains unsearched. Only read and report.

Prompt 7: Track down one deposit

PROMPT 7 | COPY & PASTE

In Gmail, find the deposit I paid to [company] around [date]. Pull together the receipt, return conditions, any deductions, and the correspondence about returning it. Look for later resolution. Tell me what is documented, what is disputed, and what payment detail I need to check. Don't assume the full deposit is refundable. Only read and report.

Prompt 8: Rebuild a missing-order timeline

PROMPT 8 | COPY & PASTE

In Gmail, rebuild the timeline for [merchant and order number]: purchase, expected delivery, tracking updates, my non-delivery report, and support's response. Include later replacements or refunds. Flag contradictions and missing evidence. End with the one question I should ask support next. Do not send anything or assume that a delivery scan proves I received the order.

TIP

Specific names, order numbers, and dates give the search a clearer target. If an item isn't found, try the name used on the receipt or the support email address.

Keep Track and Follow Through

Finding the email is the start. Keep a simple list so the next step doesn't disappear into another forgotten conversation.

Prompt 9: Make one tracker

PROMPT 9 | COPY & PASTE

Turn the results in this chat and [any other results I paste] into one tracker. Include person or company, reason, source reference, currency, promised amount, verified outstanding amount, status, last contact, and next action.

Merge items only when the evidence shows they are the same obligation. Keep uncertain entries separate. Leave unknown amounts blank and total only amounts I've confirmed as outstanding, separately by currency. Give me the table here without creating or changing external files.

If your Gmail and Messages searches are in different chats, paste only the relevant rows into the tracker chat. Don't assume one conversation can see another.

Prompt 10: Follow up after no response

PROMPT 10 | COPY & PASTE

I sent [paste message] on [date] about [item]. The company gave me this timeline: [timeline, or none]. I haven't received a reply as of [date]. Draft a brief follow-up here that references the first message and asks for a status update and next step. Don't invent legal deadlines, threats, or new facts. Do not send it or schedule anything.

Update the list when something changes

When money arrives, record the date and mark the item resolved. If only part arrives, record what is still outstanding. If the company disputes the request, save its explanation and decide what to check next before sending another claim.

TIP

Pick the clearest verified item first. One accurate follow-up is more useful than a batch of messages based on assumptions.

Mistakes That Make This Less Useful

Mistake	What to do instead
Treating "refund requested" as "refund promised"	Read the actual reply and any conditions.
Assuming no email confirmation means no payment	Check the original payment method yourself.
Calling a search exhaustive	Ask for dates covered, searches used, and gaps.
Counting the same amount twice	Match order numbers, dates, and related conversations.
Adding every number into one total	Separate unknowns, partial payments, and currencies.
Trying Apple Messages in a regular chat	Use Work or Codex in the supported Mac desktop app.
Copying a draft without checking it	Confirm the recipient, facts, tone, and every bracket.
Asking for "an email they can't ignore"	Ask for a concise, specific message the recipient can investigate.

If the setup doesn't work

Check that the plugin is connected to the right account and available in the chat you're using. Availability can depend on plan, region, workspace, and device. Installation alone doesn't complete every connection. [1, 2]

If access is unavailable, copy the relevant receipt and support replies into a chat, with unnecessary personal details removed. Ask ChatGPT to organize that material and draft a follow-up. It can only review what you provide.

A useful result can also be "already handled"

Finding a later refund confirmation or remembering a cash repayment still clears something off your list. Keep resolved items out of the follow-up queue.

Research and Useful Links

Setup checked against official documentation on September 23, 2026. The prompts are reusable workflows, not a promise that every account will find money. No personal inbox or messages were searched to produce this guide.

[1] [Connecting and managing app accounts in ChatGPT](#)

Account connection, provider permissions, choosing the intended account, and disconnecting access.

[2] [Plugins in ChatGPT and Codex](#)

Directory availability, installation, supported surfaces, and selecting connected tools.

[3] [Apple Messages setup in OpenAI's plugin documentation](#)

Mac and conversation requirements, supported message types, permissions, and sending controls.

[4] [Keep your messages up to date with iCloud](#)

How message history is stored and kept current across Apple devices.

[5] [Google app data controls FAQ](#)

Google data access and controls. A normal connection does not automatically create a personal synced index of your entire inbox.

Review access when you're done

To disconnect Gmail, open Settings > Apps or Plugins, select the connection, and choose Disconnect from the available connection menu. This stops future access through that account. It doesn't automatically erase earlier chats or saved memories. [1]

TIP

Bookmark the official setup pages if your buttons look different. Product labels and availability can change after this edition.

Quick Reference

The whole workflow, on one page

What you need	Prompt and page
Find refunds, deposits, and missing purchases	1 · Inbox money search · page 3
Check what is still outstanding	2 · Evidence review · page 4
Draft the company follow-up	3 · Email draft · page 5
Set up Apple Messages	Mac setup · page 6
Find personal repayment promises	4 · Messages search · page 7
Write a friendly repayment text	5 · Text draft · page 7
Cover more dates	6 · Continue searching · page 8
Investigate a deposit	7 · Deposit search · page 8
Rebuild a missing-order timeline	8 · Order search · page 8
Track results in one place	9 · Money tracker · page 9
Follow up after no response	10 · Second follow-up · page 9

The check before the message

Open the evidence. Check the payment. Confirm the amount and recipient. Review the draft. Then decide whether to send it.

DO THIS TODAY

Connect Gmail and run Prompt 1 for the last 12 months. Pick one candidate, check the original thread and payment history, then use Prompt 3 if a follow-up is needed. On a compatible Mac, use Prompt 4 to check repayment promises too. Keep your first pass small enough to finish.

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Find the promise. Check the payment. Send the follow-up.