M A V E R I C K A I

CHATGPT FINANCES

THE COMPLETE GUIDE

Connect your bank accounts to ChatGPT, find hidden subscriptions, build budgets from real data, and plan your financial future with AI.

How to connect your accounts securely

Find and cancel subscriptions you forgot about

Spending breakdowns and budget building

Savings plans built from your actual numbers

Investment and portfolio tracking

Privacy, security, and what to know before connecting

15+ copy-paste prompts for every money question

2026 Edition

What Is ChatGPT Finances

12K+	$0	Read
Banks supported	Extra cost with Plus	Only access

ChatGPT Finances is a personal finance feature built directly into ChatGPT. You connect your bank accounts, credit cards, and investment accounts, and ChatGPT can see your transactions, balances, and spending patterns. Then you ask it questions in plain English and get answers based on your actual financial data.

It launched on May 15, 2026, first for Pro subscribers and then expanding to Plus subscribers in late June. The technology behind it comes from Hiro, an AI personal finance startup that OpenAI acquired in April 2026. Hiro was founded by Ethan Bloch, who previously built Digit (sold for $211 million in 2021).

The connections are powered by Plaid, the same financial data network behind Venmo, Robinhood, and thousands of other finance apps. Plaid connects to over 12,000 financial institutions including Chase, Bank of America, Capital One, Schwab, Fidelity, and American Express.

WHAT IT CAN AND CANNOT DO

ChatGPT can see your balances, transactions, investments, and recurring charges. It **cannot** make transactions, move money, initiate transfers, or change anything in your accounts. Access is strictly read-only. It also cannot see your full account numbers.

Feature	What It Does
Spending dashboard	Visual breakdown of where your money goes by category
Subscription tracker	Lists every recurring charge with amounts and dates
Bill tracker	Shows upcoming payments and due dates
Net worth tracker	Tracks your total net worth over time
Portfolio view	Investment performance and allocation breakdown
Market updates	Current market data relevant to your holdings
Savings planner	Builds plans based on your actual income and spending
Goal planning	Multi-year plans for houses, retirement, education

How to Set It Up

STEP 1: Open Finances

Open ChatGPT and look at the left sidebar. Click **Finances** (or click **More** and then **Finances**, depending on your interface version). You can also go directly to **chatgpt.com/finances** in your browser.

QUICK ACCESS

```
Sidebar > Finances > Get Started

Or go to: chatgpt.com/finances
```

STEP 2: Connect Your Accounts

Click **Get Started** on the Finances page. ChatGPT uses Plaid to handle the connection. You'll search for your bank, sign in with your banking credentials, and authorize read-only access. Your login details go directly to Plaid. OpenAI never sees them.

You can connect multiple accounts: checking, savings, credit cards, investment accounts, and loans. The more you connect, the more complete the picture.

> **TIP**
>
> Connect everything. If you only connect one credit card, ChatGPT will think that's your entire financial life. Connect all your accounts for accurate spending totals, net worth tracking, and complete subscription detection.

STEP 3: Wait for Sync

After connecting, ChatGPT pulls in your transaction history and categorizes everything. This can take a few minutes on the first sync. Once it's done, you'll see dashboard widgets on your Finances page showing spending by category, subscriptions, bills, and account balances.

STEP 4: Start Asking Questions

You can ask questions from the Finances page or from any regular ChatGPT conversation. Use **@Finances** in your message to pull in financial data, or just ask a money-related question and ChatGPT will use your connected data automatically.

YOUR FIRST QUESTION

```
@Finances, give me a full breakdown of
everywhere I've spent money this month.
Organize it by category and tell me
what's changed compared to last month.
```

HEADS UP

You need a ChatGPT Plus ($20/month) or Pro ($200/month) account. The Finance feature is not available on Free, Go, Team, Enterprise, or Edu plans. It's also U.S. only as of July 2026.

Find Hidden Subscriptions

This is the use case that gets people to try the feature. Most of us are paying for subscriptions we forgot about, services we signed up for once and never canceled, or overlapping tools that do the same thing. ChatGPT finds all of them.

SUBSCRIPTION AUDIT

```
@Finances, look at all of my
subscriptions and recurring charges,
and build me a full dashboard so I can
see everything I'm paying for.
```

ChatGPT will pull every recurring charge from your connected accounts and organize them into a table. You'll see the service name, the amount, how often you're charged (monthly, annual, weekly), and when the next charge hits.

Once you have the list, use this follow-up prompt to figure out what to cut.

CANCELLATION ADVISOR

```
Now help me choose which ones to
cancel, and tell me how much I'll
save every single year.
```

ChatGPT will go through each subscription and tell you which ones overlap (paying for four streaming services when you only watch one), which ones you haven't used recently, and exactly how much you'd save annually by cutting them.

TIP

One reviewer using this feature found four separate fitness memberships on their account, totaling roughly $329 per month. Most people find at least $50 to $200 in forgotten or overlapping subscriptions.

Advanced Subscription Prompts

SUBSCRIPTION DEEP DIVE

```
# Find overlap
@Finances, which of my subscriptions
have overlapping features? For example,
am I paying for multiple streaming, cloud
storage, or productivity tools that do
the same thing?

# Price increase detection
```

```
@Finances, have any of my recurring
charges increased in the last 6 months?
Show me the old price vs. the new price.

# Annual vs. monthly savings
@Finances, which of my monthly
subscriptions offer an annual plan?
Calculate how much I'd save by
switching each one to annual billing.
```

Spending Analysis

The Finances dashboard automatically categorizes your spending into groups like groceries, dining, shopping, transportation, and entertainment. But the real power is in asking specific questions about your spending patterns.

SPENDING BREAKDOWN

```
# Monthly overview
@Finances, where did I spend the most
money this month? Break it down by
category with exact dollar amounts.

# Dining tracker
@Finances, how much did I spend eating
out this year? Show me month by month
and tell me if there's a trend.

# Spending comparison
@Finances, compare my spending this
month to last month. What went up?
What went down? What's unusual?
```

ChatGPT doesn't just list numbers. It spots patterns you might miss. If your grocery spending jumped 40% in one month, it'll flag that and ask if something changed. If you're spending more on ride-sharing than your car payment, it'll point that out.

SPENDING ALERTS

```
# Unusual charges
@Finances, are there any transactions
this month that look unusual or that I
might not have expected? Flag anything
over $50 that's outside my normal
spending pattern.

# Weekend spending
@Finances, how much do I spend on
weekends vs. weekdays? Am I blowing my
budget on Saturdays?
```

HEADS UP

Spending breakdowns can look inaccurate if transfers between your own accounts, credit card payments, or pending duplicate transactions get counted as spending. If the numbers seem off, tell ChatGPT about these transfers so it can adjust.

Budgeting and Savings

Most budgeting apps make you set up categories and limits manually. ChatGPT skips all of that. Because it already knows what you actually spend, it can build a realistic budget based on your real numbers, not some template that has nothing to do with your life.

BUILD A BUDGET

```
# Realistic budget
@Finances, based on my actual spending
over the last 3 months, build me a
monthly budget. Set realistic limits for
each category based on what I actually
spend, but find places to cut 15%.

# Tell me where the cuts should come from.
```

Savings Plans

SAVINGS STRATEGIES

```
# General savings
@Finances, help me save a little more
in the next few months. Look at my
spending and tell me exactly where I
can cut without changing my lifestyle
much. Give me a specific monthly savings
target with a plan to hit it.

# Emergency fund
@Finances, I want to build a 3-month
emergency fund. Based on my monthly
expenses, how much do I need? And based
on what I can realistically save each
month, how long will it take?
```

TIP

Tell ChatGPT about your goals and it gets better. Say 'I'm saving for a vacation in December' or 'I want to pay off my car by next year.' It uses these as context and gives you a specific savings target and timeline based on your actual income and spending.

Financial Memories

You can tell ChatGPT details that don't show up in your transactions, like your mortgage amount, your salary, a car loan, or a side income. ChatGPT saves these as **Financial Memories** and uses them in every future conversation about your finances. You can view, edit, or delete them anytime from the Finances page.

SET FINANCIAL CONTEXT

```
@Finances, here's some extra context
about my situation:
- My salary is $85,000/year
- I have a mortgage at $1,800/month
- I contribute 6% to my 401k
- I have $12,000 in student loans
- I'm trying to save for a house down
payment in 2 years

Remember this for all future finance
conversations.
```

Bills and Goal Planning

Bill Tracking

The Finances dashboard shows upcoming bills and their due dates. But you can also ask ChatGPT to break them down and help you plan around them.

BILL MANAGEMENT

```
# Bill calendar
@Finances, list all my recurring bills
with their due dates and amounts. Tell
me the total I need to have available
by the 1st and 15th of each month.

# Bill optimization
@Finances, are any of my bills higher
than typical? Compare my utility costs,
insurance, and phone bill to national
averages and tell me where I might be
overpaying.
```

Goal Planning

This is where ChatGPT Finances goes beyond what most budgeting apps can do. Because it knows your income, spending, debts, and savings, it can build multi-year financial plans grounded in real data.

LONG-TERM GOALS

```
# Home purchase
@Finances, help me build a plan to buy
a house in 5 years. Based on my current
savings rate and expenses, how much can
I realistically put toward a down
payment each month? What price range
should I be looking at?

# Retirement check
@Finances, am I on track for retirement?
Based on my current 401k balance,
contributions, and spending, project
what I'll have at 65. What should I
adjust?
```

```
# Debt payoff
@Finances, I want to pay off all my
debt. Compare snowball vs. avalanche
methods using my actual balances and
interest rates. Which one saves me the
most? How long will each take?
```

COMING SOON: INTUIT INTEGRATION

OpenAI has partnered with Intuit to add tax features to ChatGPT Finances. This will include tax estimates for financial decisions (like selling stock), credit card recommendations with approval odds, and the ability to schedule sessions with live tax experts. All inside ChatGPT.

Investment Tracking

If you connect brokerage accounts (Schwab, Fidelity, Robinhood, E*Trade, etc.), ChatGPT can show you portfolio performance, asset allocation, and market updates relevant to your holdings.

PORTFOLIO PROMPTS

```
# Portfolio review
@Finances, review my investment
portfolio. Show me my current holdings,
how each one has performed this year,
and my overall allocation across stocks,
bonds, and cash.

# Allocation check
@Finances, is my portfolio properly
diversified for someone my age? I'm
[age]. Flag anything that looks too
concentrated or too conservative.

# 401k optimization
@Finances, can I afford to increase my
401k contribution by $200/month? What
would I need to cut from my spending to
make it work? And how much more would I
have at retirement?
```

HEADS UP

ChatGPT is not a licensed financial advisor, broker, or tax preparer. OpenAI states this clearly. Use the insights as a starting point for your own decisions, not as professional financial advice. For big moves, consult a qualified professional.

TIP

Ask follow-up questions. If ChatGPT suggests reallocating your portfolio, ask 'What are the tax implications of selling those positions?' or 'How would this change my projected retirement income?' The conversation is the feature.

Security and Privacy

Connecting your bank accounts to any app is a decision that deserves real thought. Here's exactly how ChatGPT Finances handles your data, what's protected, and what you should know.

Security Feature	How It Works
Authentication	Plaid handles all bank logins. OpenAI never sees your credentials.
Token system	Plaid uses tokenized access, not stored passwords.
Read-only	ChatGPT cannot move money, make payments, or change anything.
No account numbers	ChatGPT cannot see your full account or routing numbers.
Opt out of training	Settings > Data Controls > toggle off 'Improve the model for everyone.'
Financial Memories	Viewable and deletable anytime from the Finances page.
Disconnect	Settings > Apps > Finances. Synced data deleted within 30 days.
Plaid Portal	Manage your connections independently at my.plaid.com.

What to Know Before Connecting

A few things worth understanding. ChatGPT conversations are not end-to-end encrypted, which means authorized OpenAI employees could theoretically access content that includes financial data discussed in your chats. This is the same for all ChatGPT conversations, not specific to the finance feature.

Also, disconnecting your accounts removes the synced data from OpenAI within 30 days, but it does not automatically delete financial details that already appeared in your conversation history. You'd need to delete those conversations manually.

PROTECT YOUR DATA

Before connecting, go to Settings > Data Controls and turn off 'Improve the model for everyone.' This prevents your financial data from being used to train future models. Also enable MFA on your ChatGPT account if you haven't already.

Top 15 Prompts

These are the most useful prompts for ChatGPT Finances. Copy-paste any of them into ChatGPT after connecting your accounts.

Money Tracking

1. FULL SPENDING REPORT

```
@Finances, where did I spend the most
money this month? Break it down by
category with exact dollar amounts.
```

2. YEAR-OVER-YEAR COMPARISON

```
@Finances, compare my total spending
this year vs. last year. What categories
went up? What went down? What should I
be worried about?
```

3. DAILY SPENDING AVERAGE

```
@Finances, what's my average daily
spending this month? Which days am I
spending the most? Am I on track to
stay within budget?
```

Subscriptions and Bills

4. FULL SUBSCRIPTION LIST

```
@Finances, list every subscription and
recurring charge on all my accounts.
Include the amount, frequency, and
next charge date. Total it up.
```

5. CANCELLATION SAVINGS

```
@Finances, which subscriptions can I
cancel without missing them? Be honest.
How much would I save per year?
```

More Prompts

Budgeting

6. REALISTIC BUDGET

```
@Finances, build me a monthly budget
based on my actual spending for the
last 3 months. Don't give me generic
percentages. Use my real numbers.
```

7. SAVE FOR A GOAL

```
@Finances, I want to save $10,000 by
December. Based on my current income
and expenses, is that possible? What
would I need to cut? Give me a monthly
target.
```

Big Picture

8. NET WORTH SNAPSHOT

```
@Finances, what's my current net worth?
Add up all my accounts and subtract all
my debts. How has it changed in the last
6 months?
```

9. FINANCIAL HEALTH CHECK

```
@Finances, give me an honest assessment
of my financial health. Am I saving
enough? Is my debt manageable? What's
the one thing I should change first?
```

10. LIFESTYLE CREEP CHECK

```
@Finances, has my spending increased
over the last 6 months in ways that
don't match my income growth? Am I
falling into lifestyle creep?
```

Planning

11. HOUSE AFFORDABILITY

```
@Finances, based on my income, savings,
and debts, what price range of house
can I realistically afford? What monthly
payment would that be?
```

12. DEBT PAYOFF PLAN

```
@Finances, list all my debts with
balances and interest rates. Build me
a payoff plan using the avalanche
method. How long until I'm debt-free?
```

Even More Prompts

Taxes and Retirement

13. TAX DEDUCTION FINDER

```
@Finances, look at my spending and flag
anything that might be tax-deductible.
Home office expenses, charitable
donations, business meals, educational
expenses. What should I tell my
accountant about?
```

14. RETIREMENT PROJECTION

```
@Finances, based on my current 401k
balance and contribution rate, project
what I'll have at age 65. Am I saving
enough? What happens if I increase my
contribution by 2%?
```

Fun and Curiosity

15. SPENDING PERSONALITY

```
@Finances, analyze my spending and tell
me what kind of spender I am. Where do
I splurge? Where am I frugal? What does
my spending say about my priorities?
```

TIP

The best part about ChatGPT Finances is the follow-up. After any prompt, just keep asking questions. 'What if I cut dining by 30%?' 'What would happen if I moved that money to savings?' 'How does that compare to what my coworker probably spends?' The conversation is unlimited.

Common Issues and Fixes

Issue	Why It Happens	How to Fix It
Can't find Finances	Gradual rollout, wrong plan, or outside U.S.	Make sure you're on Plus or Pro, in the U.S., and check for app updates
Account won't connect	Wrong credentials, locked account, or bank downtime	Try again, double-check login info, check if your bank is on Plaid
Spending looks wrong	Transfers and credit card payments counted as spending	Tell ChatGPT to exclude internal transfers and payments
Missing transactions	Account still syncing or connection needs refresh	Go to Finances page and check if the connection needs attention
Subscriptions missing	Charged to a card you haven't connected	Connect all your payment methods, not just one
Categories are wrong	Auto-categorization isn't perfect	Tell ChatGPT what a transaction actually was and it'll adjust

HEADS UP

If your dashboard widgets look inaccurate right after connecting, give it time. The first sync can take several minutes. If things still look off after an hour, try disconnecting and reconnecting the problem account.

ChatGPT vs. Budgeting Apps

Should you replace Mint, YNAB, Monarch Money, or Copilot with ChatGPT Finances? Depends on how you manage money.

Feature	ChatGPT Finances	Dedicated Budgeting App
Ad-hoc questions	Excellent. Ask anything in plain English.	Limited. Pre-built reports only.
Subscription audit	Strong. Finds overlap and suggests cuts.	Basic. Lists charges but no AI analysis.
Daily budget tracking	Weak. No persistent budget view.	Strong. Real-time tracking and alerts.
Goal planning	Excellent. Multi-year plans from real data.	Good. Basic goal trackers.
Spending categories	Good. AI-categorized, can correct.	Better. More granular and customizable.
Bill reminders	Shows upcoming. No push notifications.	Push notifications and auto-alerts.
Investment tracking	Good. Portfolio view and allocation.	Varies. Some apps include this.
Financial advice	Strong. Conversational and personalized.	None. Data display only.
Price	Included with Plus ($20/mo)	$4-15/mo for premium budgeting apps

The honest answer: ChatGPT Finances is better for asking questions and getting insights. Dedicated budgeting apps are better for daily tracking and staying on budget in real time. If you want both, use a budgeting app for the daily grind and ChatGPT for the thinking.

Quick Reference

Setup Checklist

Step	Action	Notes
1	Check your plan	Must be Plus ($20/mo) or Pro ($200/mo)
2	Open Finances	Sidebar > Finances, or chatgpt.com/finances
3	Connect accounts	Banks, credit cards, brokerages via Plaid
4	Wait for sync	First sync takes a few minutes
5	Opt out of training	Settings > Data Controls > toggle off
6	Enable MFA	Protect your account with two-factor auth
7	Start asking	Use @Finances or just ask money questions

What to Ask First

If You Want...	Ask This
See where your money goes	@Finances, break down my spending this month by category
Find forgotten subscriptions	@Finances, list all my recurring charges and subscriptions
Build a budget	@Finances, build me a realistic budget from my last 3 months
Save more money	@Finances, where can I cut spending to save $500/month?
Check your net worth	@Finances, what's my total net worth right now?
Plan a big purchase	@Finances, can I afford [item]? What would I need to adjust?
Review investments	@Finances, show my portfolio performance and allocation
Prepare for taxes	@Finances, flag anything in my spending that might be deductible

GET STARTED

Open ChatGPT, connect your accounts, and paste the subscription audit prompt. That one prompt alone will probably save you more per month than the cost of your ChatGPT Plus subscription.

Want More AI Tips Like This?

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Your money's been talking. Now you can finally listen.