M A V E R I C K A I

FIND THE MONEY HIDING IN YOUR INBOX

EVERY UNUSED CREDIT, REFUND AND GIFT CARD YOU FORGOT ABOUT

I ran this on my own inbox and found 800 dollars of American Airlines credit I had completely forgotten about. This is money you already own, sitting in emails you already have, and it takes about twenty minutes to go get it.

Connecting your inbox, one tap at a time

The one prompt that finds everything you were ever owed

The follow-up that checks each code is actually still good

Four more prompts, including the one that finds dead subscriptions

Six other places money hides that your email won't show you

An honest look at what this can and cannot find

A one-page cheat sheet at the end

2026 Edition

What I Found In My Own Inbox

I ran this on my own email expecting to find a stray twenty dollar gift card, and instead it came back with 800 dollars of American Airlines credit that doesn't expire until 2028. Eight hundred dollars. I had no memory of it whatsoever, and if I had never gone looking I would have let the whole thing quietly disappear.

It also turned up a handful of restaurant gift cards I'd been given and forgotten about, which is somehow worse, because those were presents from people who spent real money on them and I just never used them.

$800	43%	$244
Sitting in my own inbox, forgotten	Of Americans have unused gift cards	Average value they're sitting on

Those last two numbers come from a Bankrate survey, and they're the part that should make you want to run this today. More than two in five American adults are holding at least one gift card, voucher or store credit they've never used, and the average person in that group is sitting on 244 dollars of it. Across the country there's somewhere north of 20 billion dollars in gift cards that nobody ever spent.

Why this works so well

Here's the uncomfortable bit. Every company that hands you a credit is quietly hoping you forget about it, and a lot of them have built that hope into their numbers. When an airline gives you a flight credit instead of your money back, they get to keep your cash and they know a slice of those credits will never get used. Gift cards are an even better deal for the seller, because they've already been paid and roughly a fifth of the money never comes back through the door.

None of this is a scam, it's just how the maths works. They are counting on the fact that a credit is a boring email you got eighteen months ago, buried under four thousand other emails, on a day you were annoyed about a cancelled flight and not exactly filing things carefully.

And that's exactly the problem AI is good at. Your inbox already has every receipt, every confirmation, every apology email with a code in it. You were never going to read back through nine years of email by hand. Something else can do it in about two minutes.

Connecting Your Inbox

None of this works until the AI can actually read your email, so this is the only setup step and you only do it once. Pick whichever of the two you already use. If you don't use either, start with Claude, because its Gmail connector is available to everyone rather than being locked behind a paid plan.

If you use Claude

STEP 1: Open Claude and go to Customize

On the computer, look for your name or profile at the bottom left of the screen and click it. In that menu you'll see Customize. Click that. You can also go straight there in your browser with claude.ai/customize/connectors, which skips the hunting.

STEP 2: Open Connectors and browse the list

Inside Customize you'll see Connectors. Click it, then click the + button next to Connectors, or the Browse connectors button if that's what your version shows. Either one opens the same directory of everything Claude can plug into.

STEP 3: Find Gmail and click Connect

Scroll the list or use the search box at the top and type Gmail. Click it, have a quick read of what it says it can do, then click Connect.

STEP 4: Sign in to Google and approve

Google takes over at this point and shows you its own sign-in screen. Choose the email account you actually want searched, which matters if you have more than one, then read the permissions screen and click Continue or Allow. That's the setup finished.

If you use ChatGPT

ChatGPT calls these Plugins now, and they live in the left-hand sidebar. Open ChatGPT, look down the left side of the screen and click Plugins. If you can't see it there, it's also in Settings under Plugins, or you can go straight to chatgpt.com/plugins in your browser.

Once you're in the directory, search for Gmail, click it, then click Connect. Google shows you its sign-in screen, you pick the account you want and approve it, and you're done. Same as above, just a different door.

HEADS UP

One honest note on ChatGPT. Connecting Gmail generally needs a paid plan, so if you're on the free version and the Connect button won't play ball, that's why. Claude's Gmail connector is available on the free plan, so that's the route I'd point you to rather than paying twenty dollars to go looking for your own money.

What it can and can't do with your email

This is the part people worry about, and reasonably so, because handing anything access to your entire email history is not a small thing. So here's exactly what happens. It reads. That's it. It cannot send an email as you, it cannot delete anything, and it cannot change a single thing in your inbox. With Claude it can write a draft if you ask for one, and even then that draft just sits in your drafts folder waiting for you to look at it and press send yourself.

YOU CAN CUT IT OFF IN TEN SECONDS

In Claude, go back to Customize, then Connectors, click the Google connector and hit Disconnect. In ChatGPT, go to Plugins and disconnect it there. And if you'd rather do it from Google's side and be completely sure, go to myaccount.google.com/connections, find it in the list, and remove its access from there. That works no matter what the app says.

TIP

If your old receipts live in a different account from the one you use every day, connect that one instead. Most people's forgotten money is in whichever address they were using five years ago, not the clean new one they set up last spring.

Check it actually connected

Before you run the real prompt, spend ten seconds making sure it can genuinely see your mail, because the worst outcome here is a confident answer built on nothing. Paste this in first.

PASTE THIS TO TEST IT

```
Can you see my Gmail? Tell me roughly how many
emails are in there and what the date of the
oldest one is.
```

If it comes back with a real number and a date from years ago, you're connected properly and it can reach the old stuff, which is where the money usually is. If it says it can't see anything, the connection didn't finish, so go back and check you clicked all the way through the Google approval screen.

The Main Prompt

This is the whole guide in one paste. Open a new chat, paste this in, and let it run. It takes a couple of minutes because it's genuinely reading back through years of your email, so don't close the tab the second it looks like nothing is happening.

COPY THIS

```
Go through my Gmail and find every travel credit,
flight credit, refund, gift card, store credit,
voucher, and leftover account balance I was ever
given and never used. Search as far back as my
inbox goes. For each one, give me the company, the
exact amount, the date I got it, and the code or
confirmation number. If any of them have an
expiration date attached at all, call that out
clearly and put the ones expiring soonest at the
top. Then total up what I'm sitting on.
```

Every part of that prompt is doing a job. Listing out all the different words for the same thing matters, because a flight credit, a voucher and a store credit are worded completely differently in the emails that carry them, and asking for just one word means you miss the rest. Asking for the code and the confirmation number matters because a credit you can't find the number for is not money, it's a memory. And asking for the total at the end is the bit that tends to make people sit up.

If it comes back thin

Sometimes the first pass is shy and only pulls the last year or so. If that happens, just say this back to it in the same chat, in plain English: "Go back further, all the way to the oldest emails in the account, and search again." Then name the companies you actually deal with. "Check specifically for American, Delta, United, Marriott, Hilton, Amazon, Target and any restaurant gift cards." Naming names wakes it up properly.

TIP

Don't stop at the first answer. Ask it "what else could count as money I'm owed that you haven't looked for yet?" and it will start pulling in things you'd never have thought to ask about, like class action settlement payouts, deposit refunds, and loyalty balances sitting in accounts you forgot you opened.

The Validation Prompt

A list of credits from your email is not the same thing as money. Some of those codes will already be spent, some will have quietly expired, and some were never worth what the email said. Before you get excited about a number, check it.

This one is different from every other prompt in this guide because it needs a browser. The AI has to actually go to each company's website and look. With Claude, that means having the Claude Chrome extension connected. With ChatGPT, it means using the desktop app, switching over to Work, and typing @browser in your message so it opens its own browser to do the checking.

COPY THIS

```
Now go to each of these companies' websites and
actually check whether each credit or gift card is
still valid and how much is left on it. I'll log
in wherever you need me to. Come back with three
lists: confirmed still good with the real balance,
expired or already used, and the ones you couldn't
verify.
```

You are going to have to help it here, and that's normal rather than a sign it's gone wrong. It'll get to an airline site, hit a login screen, and stop. When it does, log in yourself, then tell it to carry on. It will not ask for your passwords and you should never type one into the chat, you just log in on the page in front of you like you always would.

WHY THE THREE LISTS MATTER

The point of asking for three lists instead of one is that the middle list is the one that saves you a wasted afternoon. Knowing a credit is dead is worth almost as much as knowing one is alive, because it stops you building a trip around money that isn't there. And the third list, the ones it couldn't check, is your own to-do list of two or three phone calls worth making.

TIP

If it can't reach a site, or the site blocks it, don't fight it. Just ask "give me the direct link to the balance-check page for this company and the exact code to paste in" and then do that one yourself. Ten seconds, and you're not stuck.

Four More Prompts Worth Running

Once the main list is in front of you, these four turn it into something you'll actually act on. Run them in the same chat so it still remembers everything it found.

1. Get it into a table you can read

COPY THIS

```
Turn everything you just found into a simple table
sorted by expiry date, soonest first, with the
company, the amount, the code, and the date it
expires. Put anything with no expiry date at the
bottom.
```

A wall of paragraphs is easy to close and forget. A table sorted by what dies first is a to-do list, and you can screenshot it and keep it on your phone.

2. Make a plan for whatever expires first

COPY THIS

```
Set out a plan for using the ones expiring in the
next 90 days. Tell me what to use first, roughly
when, and what I'd realistically spend it on so
none of it goes to waste.
```

This is where people lose the money they just found. They get the list, feel good about it, and then let the same thing happen all over again. Giving it a deadline and a rough plan is what turns a list into cash.

3. Find the subscriptions quietly draining you

COPY THIS

```
Go through my Gmail and find every subscription I'm
paying for that I haven't used in six months. Give
me the company, the monthly or yearly cost, when it
renews next, and what I'd save in a year by
cancelling it.
```

This one is the opposite side of the same coin, and it's often worth more than everything else in this guide put together. Found money is nice, but a forgotten subscription at fifteen dollars a month is 180 dollars a year going out of the door forever, and most people have two or three of them.

4. Chase the refund that never actually landed

COPY THIS

```
Find any refund I was promised in an email but
never actually received. Show me the original
email, the amount, the date it was promised, and
whether anything later confirms it arrived.
```

This one surprises people. A company says "your refund has been processed and will appear in five to seven business days," and then sometimes it just doesn't, and nobody is ever going to chase it except you. The email promising it is the only proof you need, and now you can find it.

TIP

When it finds one of these, ask it to write the follow-up email for you: "draft a short, polite email to this company asking where this refund went, and quote the original email and date." Then read it, and send it yourself. Companies pay out surprisingly fast when you can name a date and an amount.

One bonus, because it's the same idea

COPY THIS

```
Search my Gmail for any class action settlement
notices, recall notices, or emails saying I might
be eligible for a payout or compensation. For each
one, tell me the deadline to file and whether I
still have time.
```

These land in your inbox looking exactly like junk, get ignored, and often carry a real payout with a hard deadline attached. You were included in something, somebody emailed you once about it, and the money goes back to the pot when nobody claims it.

RUN THESE ONCE A YEAR

The whole thing takes twenty minutes and there's a new pile of it every year, because life keeps producing cancelled flights, returned parcels and gift cards from people who like you. Pick a date you'll remember, maybe the start of January when everyone's thinking about money anyway, and run the lot again.

Where Else The Money Hides

Your inbox is the biggest single pile, but it isn't the only one. These are the six places worth checking by hand once you've run the prompts, and the last one on this list is the one almost nobody knows about.

Your airline accounts

Log in to each airline you've flown in the last few years and look for a credits, vouchers or wallet section. Airlines are notorious for holding a credit in your account without ever emailing you about it again after the first message, so it can exist even when your inbox says nothing.

Hotel and travel loyalty points

Points are money, and a lot of programmes expire them if you go long enough without any activity. Check your balance in each one, and check the expiry rules while you're in there, because a tiny bit of activity is usually enough to reset the clock.

Store accounts holding credit

When you return something bought as a gift, or return without a receipt, the money often goes back as store credit attached to your online account rather than to a card. It then sits there silently forever. Log in and look at your account balance, not just your order history.

Old PayPal and Venmo balances

Money someone sent you that you never moved across to your bank just sits in the app. People find fifty or a hundred dollars in there all the time, usually from someone paying them back for a dinner years ago.

Utility and rental deposits

If you've moved house, changed energy supplier, or closed an account, you may have had a deposit sitting with them. These get refunded by cheque to an old address more often than anyone would like, which means it was never cashed and is still technically yours.

Unclaimed property in your state

This is the big one, and it's completely free to check. Every state holds money that belongs to people it couldn't reach, old bank accounts, uncashed cheques, insurance payouts, forgotten deposits. States hand back over a billion dollars of it every year. The national search site is missingmoney.com, which covers most states at once, and every state also runs its own official search through the treasurer's office.

HEADS UP

Never pay anyone to find this for you. Searching and claiming through the official state programmes is always free. If someone emails or calls offering to recover your unclaimed money for a percentage, that's a finder making money out of a search you can do yourself in five minutes at missingmoney.com.

The Honest Heads Up

I'd rather you go in knowing the limits than get halfway through and feel let down, so here are the two things that genuinely matter.

HEADS UP

It can only see what's in your email. If a gift card was handed to you in a shop, or a credit only ever existed inside an airline's app, or your mother-in-law wrote a code on a card in an envelope, none of that is in your inbox and none of it will show up here. This finds everything with a paper trail, which is most of it, but it is not everything. Go through the physical cards in your wallet and the drawer by the front door separately.

HEADS UP

Always check the code on the company's own site before you count on it. Emails go stale. A credit can have been used already, partly spent, expired, or attached to terms that changed since. Until you've seen a live balance on the company's own page, treat every number on that list as a lead rather than as cash in hand. That's the whole reason the validation prompt exists.

The other thing worth saying plainly, because it comes up every time: it can and occasionally will get a detail wrong. It might read an amount off the wrong line of an email, or pull a code that turns out to be an order number. That's not a reason to skip any of this, it's just a reason to check the big ones before you plan anything around them. Nothing here should be believed just because a computer said it confidently.

A REALISTIC EXPECTATION

Most people running this find something between fifty and a few hundred dollars, and a decent number find nothing at all, which is a perfectly fine outcome and means your record keeping is better than mine. The reason to do it anyway is that it costs you twenty minutes once, and the downside is zero.

The One-Page Cheat Sheet

Everything in this guide, on one page. Screenshot it.

Setup, in order

Step	What you do
Claude	Profile at the bottom left, then Customize, then Connectors, then + or Browse connectors
	Search Gmail, click Connect, sign in to Google, approve
ChatGPT	Plugins in the left sidebar, or Settings then Plugins
	Search Gmail, click Connect, sign in to Google, approve
Either way	It can read and draft, never send, delete or change anything
To cut it off	Disconnect in the app, or remove it at myaccount.google.com/connections

The prompts

What it's for	Prompt
Find everything	Go through my Gmail and find every travel credit, flight credit, refund, gift card, store credit, voucher, and leftover account balance I was ever given and never used, as far back as my inbox goes. Give me the company, amount, date, and code for each, call out any expiry dates with the soonest first, then total it up.
Check it's real (needs a browser)	Now go to each of these companies' websites and check whether each credit or gift card is still valid and how much is left. I'll log in wherever you need me to. Come back with three lists: confirmed good, expired or used, and couldn't verify.
Make it readable	Turn everything you found into a simple table sorted by expiry date, soonest first, with the company, amount, code and expiry.
Actually use it	Set out a plan for using the ones expiring in the next 90 days, what to use first and what I'd spend it on.
Stop the leak	Find every subscription I'm paying for that I haven't used in six months, with the cost, the renewal date, and what I'd save in a year.
Chase what's owed	Find any refund I was promised in an email but never actually received.

Where else to look, by hand

Place	What you're looking for
Airline accounts	A credits, vouchers or wallet section that never got emailed to you
Hotel and travel loyalty	Point balances, and whether they expire from inactivity
Store accounts	Store credit from returns sitting on the account, not on a card
PayPal and Venmo	Money someone sent you that you never moved to your bank
Utilities and old rentals	Deposits refunded by cheque to an address you've left
missingmoney.com	State-held unclaimed property. Free to search and free to claim, always

When it isn't working

Problem	Fix
It says it can't see your Gmail	The Google approval screen didn't finish. Reconnect and click all the way through
Connect button won't work in ChatGPT	Gmail connecting usually needs a paid plan. Use Claude instead, it's free
It only found the last year	Tell it to go back to the oldest emails and search again, and name your airlines and shops
It stopped at a login screen	That's normal. Log in yourself on the page, then tell it to carry on
A site blocks it	Ask for the direct balance-check link and the code, then do that one yourself
Wrong email account	Disconnect, reconnect, and pick the older address at the Google sign-in screen

The two rules

Rule	Why
It only sees what's in your email	Anything that lived only in an app, or on a physical card in a drawer, will never show up. Check those separately.
Verify before you count it	Codes get spent, expire, or come with terms that changed. It isn't money until you've seen a live balance on the company's own site.

Your Action Plan

Four steps, about twenty minutes of real work, and whatever you find is money you already owned this whole time.

1. CONNECT YOUR INBOX

In Claude: profile at the bottom left, Customize, Connectors, +, search Gmail, Connect, sign in to Google, approve. In ChatGPT: Plugins in the left sidebar, search Gmail, Connect, same sign-in. Use whichever account holds your older receipts.

2. RUN THE MAIN PROMPT

Paste it in and let it work through your whole inbox. If the first pass looks thin, tell it to go back further and name the airlines, hotels and shops you actually use. Then read the total at the bottom.

3. VALIDATE ANYTHING OVER 50 DOLLARS

Run the validation prompt on the bigger items, with Claude's Chrome extension or ChatGPT on Work with @browser. Log in when it hits a login screen. Anything small isn't worth the effort, just try the code at the checkout next time you're there.

4. DIARY EVERY EXPIRY DATE

This is the step everybody skips and it's the one that decides whether you keep the money. Put every expiry date in your phone calendar with a reminder two weeks before, and put a note in for a year from now to run the whole thing again.

That's it. Companies have been quietly banking on you never doing this, which is exactly why it's worth the twenty minutes. Go and get what's yours.

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It's not found money. It was always yours. You just forgot where you put it.