

Month-end bank reconciliation with ChatGPT: the one-page cheat sheet

Ticking off the bank statement against the books takes hours. Give ChatGPT both files and the balances, let it list what doesn't match, then check its answer yourself.

Upload both files

1. Export the bank statement and the ledger for the same month as CSV files. Delete full account numbers.
2. Note the opening and ending balances on both. If the opening balances differ, fix that first.
3. Click +, then **Add photos & files**. Pick the bank file, hold **Ctrl**, pick the ledger file, click **Open**.

The matching request

Both files started [MONTH] at [OPENING BALANCE]. The bank ends at [BANK END] and the ledger at [BOOK END]. Match every bank row to a ledger row by amount and date, allowing up to 5 days apart. List every row that does NOT match: file, date, description, amount, likely reason (duplicate, timing difference, missing from the books, bank fee, or Needs review). Do not guess.

The lesson's full prompt is longer; this is the core of it.

Check its answer

- Open the file and find each exception yourself. In the lesson, the \$1,240.00 duplicate is in the ledger twice.
- Add the exceptions up. They must equal the gap between the two ending balances.
- Ask for the summary table, then check both adjusted balances on a calculator. The difference must be 0.00.

What each exception needs

Missing deposit

Record it in the books.

Bank fee

Record it in the books.

Duplicate entry

Remove or reverse it.

Outstanding check

Nothing. It is timing and should clear next month.

Remember: AI can add wrong. Never sign off on a reconciliation until you have opened the file for each exception and added both sides yourself.

Have a professional review it. This prompt helps you explain your own numbers, not give financial advice. Have your accountant or financial advisor review anything you will act on.

Practice it free: Month-End Bank Reconciliation with ChatGPT: 20 Minutes, Not 3 Hours at learn.ynteractive.com/modules/chatgpt-bank-reconciliation. This sheet: learn.ynteractive.com/content/cheat-sheets/chatgpt-bank-reconciliation. Harbor Lane Studio is a made-up business from the lesson. By Robert Breen, October 20, 2026.