The Monthly Source Check

Keep a number tied to the record it came from. This worksheet checks the information in a monthly summary before you rely on it.

Copy this prompt

Review this minimized monthly summary against the source excerpts I provide. For each amount, list its date, category, source and whether it is confirmed. Separate actual entries from estimates and plans. Flag duplicates, transfers counted twice, missing periods and arithmetic mismatches. Leave unsupported amounts unresolved. Do not treat a credit limit or expected payment as money received.

Your checklist

1. Minimize before sharing

Prefer a manually prepared table with dates, categories, amounts and source labels. Omit account/routing/card numbers, names, addresses, login details and transaction descriptions that are not needed.

2. Redact source copies

If an approved PDF excerpt is necessary, apply real redaction and remove hidden information. Reopen the copy and check that removed text cannot be searched or copied. Keep the original private.

3. Trace each amount

Record: date | category | amount | source label | actual or estimate | verification. Compare totals independently and keep transfers distinct from new income.

4. Resolve before relying

Investigate mismatches using your original records. Mark missing support as unresolved rather than guessing available funds. Keep credentials out of the prompt.

Worked example

A summary says 250 was received, but the source only shows an expected payment. Mark 250 as expected and unconfirmed. Do not add it to confirmed receipts. This is a record-checking example, not a statement about your available balance.

Your next check

Recalculate the supplied category totals from confirmed rows only. Show the arithmetic. List excluded estimates and unresolved entries separately so I can check them against the originals.

Read online: keybuilds.ai/budget

Sources checked Sep 10, 2026

CFPB: spending tracker: Official reference

Adobe: redact a PDF: Official reference