BEGINNER · 8 min read · November 8, 2026 · By Kelly Stratton

How to Find Money You're Owed With ChatGPT

Find out if a company owes you money. Connect Gmail and ChatGPT matches your old receipts to open class action settlements, with the deadline and the official claim site for each, so you can file for free in a few minutes. No Gmail? A second prompt works from a simple list.

There’s money out there with your name on it, and most people never collect it. When a company settles a class action, everyone who bought the product or used the service can file a claim, often in a few minutes and often without a receipt. This guide shows you how to have ChatGPT do the hunting: it reads your old receipts in Gmail, matches them to settlements that are still open, and hands you a list with the deadline and the official place to file each one. Filing is free, and you don’t need a lawyer.

WHAT A CLASS ACTION SETTLEMENT IS

When a company is sued on behalf of a large group of customers and agrees to pay, that's a class action settlement. Everyone in the group can file a claim for a share of the money, usually on an official website, for free, before a deadline.

WHAT YOU NEED

For the Gmail method: ChatGPT on the $20 plan or higher, and a Gmail account. ChatGPT reads your receipts and builds your list for you. **On the free plan, or no Gmail?** Use the list method in Step 3. You type the companies yourself and ChatGPT searches the web. Nothing to install either way.

WHY Why Do So Many People Miss Settlement Money?

Because nobody finds out. Notices go out by email and postcard, and they look like junk, so they get deleted or land in spam. When the FTC studied 149 consumer class action settlements, the typical one was claimed by only 9% of the people it covered. The money doesn't wait for the other 91%. After the deadline, it goes to the people who filed, back to the company, or to a charity the court picks.

That's the part ChatGPT fixes. Your inbox already remembers every order and every subscription. ChatGPT reads it, searches for settlements that are open right now, and matches the two, so you don't have to read every notice to find the ones that are yours.

STEP 1 Connect Gmail to ChatGPT

You do this once.

1. **Open Plugins.** In the ChatGPT app, look at the narrow bar of icons down the left side. Click the plug icon, just below the clock. A page called **Plugins** opens.
2. **Click Gmail** in the list. Its own page opens.
3. **Connect your account.** Under **Connected accounts**, connect your Google account, sign in, and allow the access it asks for. ChatGPT only searches your email when you ask it to.

Connect the email you shop with. ChatGPT can only find receipts in the account you connect. If your orders and subscriptions go to a personal Gmail and you also have a work or business one, connect the personal one, or both. A newer email address with only a few months of mail will turn up less, so the list method in Step 3 is a good backup.

Not sure about connecting your email? My privacy checklist for ChatGPT and Claude walks through what a connection can see and how to turn it off. You can disconnect Gmail on the same Plugins page the minute you're done.

STEP 2 The Money Finder Prompt

Paste this into a new ChatGPT chat. It builds your list from your inbox, then searches for open settlements that match.

PROMPT

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You are my class action settlement finder.

First, search my Gmail for the last four years and make a list of the companies I've bought from, subscribed to, or had an account with. Search widely and keep going until you've covered as many as you can find. Look at order confirmations, receipts, shipping emails, subscription and renewal emails, and account notices. Also find any emails about a data breach, a class action, or a settlement, and list those separately with the date and the sender's address. Don't open or click any links in my emails.

Then search the web for class action settlements that are OPEN right now (the claim deadline has not passed) and that match my list.

Rules:
- Only use settlements you can confirm on the official settlement website (run by the settlement administrator) or on ftc.gov/refunds. Give me that official link for each one. Never send me to a site that charges a fee or asks for a bank login or a full Social Security number to file.
- Don't guess. If you can't find the deadline, the amount, or who qualifies, say "not stated."
- Never suggest I claim something I didn't buy or use. If you're not sure I qualify, mark it "check."
- Skip settlements whose deadline has passed.

Give me a table with these columns:
1. Settlement (company and what it was about)
2. Who qualifies (who, when, where)
3. Proof needed (receipt required, or no proof needed)
4. What it pays (the estimate from the official site, or "not stated")
5. Claim deadline
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6. Official claim site
7. Match (likely, check, or long shot)

Sort it by deadline, soonest first. After the table, tell me the two or three I should file
first and why, in one line each.
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When the table comes back, ask follow-ups like these:

- “Search again for data breach settlements only.”
- “Which of these need no proof at all?”
- “I also had an account with [company] that isn’t in my email. Check that one.”
- “For number 3, what exactly does the claim form ask for?”

STEP 3 No Gmail? Use the List Method

This one works on any plan, including free, because it only needs ChatGPT’s web search. You make the list yourself. Names are enough, no dates or receipts. Think back about four years and jot down:

1. **Where you shop.** Big stores, online stores, grocery and drugstore chains, food delivery apps.
2. **What you pay for every month.** Your phone company, internet, streaming services, gym, software, any subscription.
3. **Your money and health companies.** Bank, credit cards, insurance, pharmacy, your doctor’s office or hospital system.
4. **The brands in your house.** Your phone and computer, your car, appliances, baby or pet products, vitamins, anything that was recalled.
5. **Any “your data was exposed” letter or email.** Data breach settlements are some of the most common, and many pay without proof.
6. **The state you live in.** Some settlements only cover people in one state.

Then paste this, with your list at the bottom:

PROMPT

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You are my class action settlement finder. Search the web for class action settlements that are OPEN right now (the claim deadline has not passed) and that I might qualify for, based on the companies, products, and services I list below.

Rules:
- Only use settlements you can confirm on the official settlement website (run by the settlement administrator) or on ftc.gov/refunds. Give me that official link for each one. Never send me to a site that charges a fee or asks for a bank login or a full Social Security number to file.
- Don't guess. If you can't find the deadline, the amount, or who qualifies, say "not stated."
- Never suggest I claim something I didn't buy or use. If you're not sure I qualify, mark it "check."
- Skip settlements whose deadline has passed.

Give me a table with these columns:
1. Settlement (company and what it was about)
2. Who qualifies (who, when, where)
3. Proof needed (receipt required, or no proof needed)
4. What it pays (the estimate from the official site, or "not stated")
5. Claim deadline
6. Official claim site
7. Match (likely, check, or long shot)

Sort it by deadline, soonest first. After the table, tell me the two or three I should file first and why, in one line each.

Here's my list (the state I live in is at the top):
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THE FINE PRINT

ChatGPT can miss a settlement, list one that just closed, or get an amount wrong, because settlement sites change. Treat its table as your shortlist, and always check the deadline and the details on the official site before you file. Amounts are estimates until the court approves the settlement and everyone's claims are counted.

STEP 4 How Do You File a Claim the Right Way?

You file each claim yourself. It takes a few minutes per settlement, and it’s the safe way to do it.

1. **Open the official site by typing it** or by searching the case name. Don’t use a link from an email, even a real-looking one.
2. **Check that the site matches.** It names the case, the court, and the settlement administrator, and it never asks for a fee.
3. **Fill in the claim form.** Usually your name, address, email, and the product or account. Use the claim ID or notice ID if you got one in the mail.
4. **Only claim what’s true.** Claim forms are signed under penalty of perjury.
5. **Pick how you get paid.** Many offer a check, PayPal, Venmo, or a prepaid card.
6. **Save your confirmation.** Screenshot the confirmation page or keep the confirmation email. Payment often comes months later, after the court gives final approval.

SCAMS How Can You Tell a Real Settlement From a Scam?

Scammers love settlement money because it sounds too good to question. A real settlement is free to claim, names its case and court, and lets you file on its own official website. Anyone who asks for a fee, a gift card, your bank login, or your full Social Security number up front is not running a real settlement.

Real settlement or scam
Real: it's free You never pay to file or to get your money. A "processing fee" or "release fee" means scam, every time.

Real: it names the case
A case name, a court, and a settlement administrator you can look up yourself. The FTC lists every one of its refund programs at ftc.gov/refunds.

Careful: it calls you
Real settlements send notices by mail or email and let you file online or by mail. If someone calls about settlement money, hang up and look up the case yourself.

Scam: it wants your bank login
A real claim may ask where to send payment. It never asks for your online banking password.

Scam: it rushes you
"Claim within 24 hours or lose it." A real deadline is set by the court and printed on the official site, and no one calls to rush you toward it.

Got a settlement email and not sure it's real? Drop it into ChatGPT or Claude with my scam checker prompt before you click anything.

BONUS Where Else Could Money Be Waiting for You?

Every state holds money people forgot about: an old paycheck, a utility deposit, a refund check that never got cashed, a bank account you closed and left a few dollars in. It's called unclaimed property, and searching for it is free. Go to MissingMoney.com, which searches most states at once, and then your own state's unclaimed property site. Search your name and every city you've lived in. If you find something, you claim it on that official site, also for free. If a company or a "finder" offers to recover it for a percentage, skip them. You can do it yourself in a few minutes.

FAQ Questions People Ask About Finding Money They're Owed

Straight answers

How do I find out if I'm owed money?
Start with class action settlements: connect Gmail to ChatGPT and use the prompt in this guide, and it matches your old receipts and subscriptions to settlements that are still open. Then search MissingMoney.com and your state's unclaimed property site for forgotten deposits, refunds, and old accounts. Both searches are free.

How do I find class action settlements I qualify for?
Connect Gmail to ChatGPT and paste the finder prompt in this guide. It builds a list of the companies you've bought from or subscribed to, searches the web for settlements that are still open, and gives you who qualifies, the deadline, and the official claim site. No Gmail? Type your own list into the second prompt.

Are there class action settlements with no proof of purchase?
Yes, many settlements let you file without a receipt, usually for a smaller set amount, as long as you sign that you really bought the product or used the service. The prompts in this guide mark which settlements need proof and which don't. Only claim what's true, because claim forms are signed under penalty of perjury.

Is it free to file a class action settlement claim?
Yes. A real settlement never charges you to file and never asks for a fee to release your money. If a site or a caller wants a fee, a gift card, your bank login, or your full Social Security number up front, it's a scam. File only on the official settlement website.

How do I know if a class action settlement is real?
A real settlement has a case name, a court, and an official website run by a settlement administrator, and the notice tells you how to claim without paying anything. Search the case name yourself and open the official site by typing it, never through a link in an email. FTC refunds are all listed at ftc.gov/refunds.

How much money do you get from a class action settlement?
It depends on the settlement and on how many people file. Many pay a small set amount per person, and some pay more if you have receipts or were affected more. The official site usually says the estimated amount. Since few people file, the ones who do often split the money among fewer claims.

Can ChatGPT read my Gmail?
Only if you connect it. Once Gmail is connected, ChatGPT can search your inbox when you ask it to, which is how it builds your list of companies from old receipts. The Gmail connection comes with ChatGPT's $20 plan and up. You can disconnect it on ChatGPT's Plugins page the minute you're done.

SOURCES Where This Comes From

- Federal Trade Commission staff report, “Consumers and Class Actions: A Retrospective and Analysis of Settlement Campaigns,” September 2019: across 149 consumer class action settlements, the median claims rate was 9%. ftc.gov
- Federal Trade Commission, refund programs: real FTC refunds are free and never ask for your Social Security number or bank account information; active programs are listed at ftc.gov/refunds.
- National Association of Unclaimed Property Administrators: searching and claiming unclaimed property is free; MissingMoney.com searches most participating states at once. unclaimed.org
- OpenAI release notes: the Gmail connection in ChatGPT is available on the $20 plan and up. help.openai.com

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