

Before you trust an AI spreadsheet answer

Six checks for ChatGPT, Copilot in Excel, Claude and Gemini · facts checked October 20, 2026

- 1. Work on a copy**
Give the AI a copy of the workbook. Saved Copilot changes are visible to everyone with access.
- 2. Confirm what it read**
Ask how many rows, sheets and columns it used and compare with the file.
- 3. Read the method**
Open the code or formulas. Check columns, ranges, filters, and that totals include every row.
- 4. Recompute one figure**
Calculate one total or average in Excel without AI. If it differs, use nothing from the answer.
- 5. Check which cells changed**
Compare the copy with the original or use version history. Wrong target cells are the most common failure.
- 6. Keep a person on decisions**
Microsoft and Google both advise against relying on the output for financial decisions.

Tool	Accepts	Condition
ChatGPT	XLSX, XLS, CSV, TSV; about 50 MB	80 uploads per 3 hours; Free 3 a day
Copilot in Excel	The open workbook	Eligible licence; automatic calculation
Claude	XLSX, CSV; 500 MB per file in chat	XLSX only with code execution on
Gemini in Sheets	Native Google Sheets	Save .xlsx as Google Sheets first

On real business workbooks (SpreadsheetBench 2, June 2026) the best AI model completed 34.89% of tasks; debugging 12.00%.