

A PRACTICAL FIELD GUIDE



The **AI** Advantage

How ordinary people make AI genuinely useful in everyday life

BHARATI R

11 MISSIONS · NO TECHNICAL BACKGROUND NEEDED

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How ordinary people make AI genuinely useful in everyday life
by Bharati R

First edition, October 2026.

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Important. This book gives general information for learning purposes. It is not legal, medical or financial advice. AI products change often: the features, settings and research described here were checked in October 2026 and may since have changed. Always confirm important information with official sources or qualified professionals.

Names. ChatGPT, Gemini, Claude, Copilot, Meta AI and other product names belong to their owners. This book is independent and is not endorsed by any AI company.

The people in the stories are illustrative examples based on common situations. Any resemblance to real people is coincidental.

Contents

How to Use This Book	5
Introduction: The Advantage Is Not the Tool	7
PART ONE · FOUNDATIONS	
1 What AI Really Is (and What It Isn't)	11
2 The Four-Question Prompt	18
3 Trust, Check, Protect	24
PART TWO · EVERYDAY MISSIONS	
4 Write With Confidence	31
5 Organise Your Life and Home	36
6 Take Control of Your Money	41
7 Learn Anything Faster	47
8 Travel and Explore Smarter	52
9 Get Ahead at Work	57
PART THREE · MAKE IT YOURS	
10 Combine Your Tools	63
11 Your Personal AI Routine	68
CLOSING AND REFERENCE	
Your Advantage, From Here	73
Appendix A: The Prompt Library	74
Appendix B: The One-Page Cheat Sheet	79
Appendix C: Glossary	80
Sources and Further Reading	82

How to Use This Book

This is a field guide. A field guide is a small book you take outside and use while you do something real. You do not have to read it all before you begin. You read a little, then you try it.

Every chapter in this book is built the same way, so you always know where you are:

- 1. The promise.** Each chapter opens with one sentence that tells you exactly what you will have at the end. Not “an understanding of” something. Something real: a sent message, a budget, a plan, a checklist.
- 2. A short story.** You will meet ordinary people from different countries using AI for ordinary things. They make mistakes, so you do not have to.
- 3. The idea, in plain words.** Only what you need. No code. No maths. No jargon without an explanation.
- 4. Prompts to copy.** These are the exact words to type or say to an AI assistant. Words in [square brackets] are for you to replace with your own details.
- 5. Watch out.** Each chapter has one warning box. Read these. They are short and they matter.
- 6. Your mission.** A few clear steps that take 15 to 45 minutes. When you finish them, you have the thing the chapter promised.
- 7. Key takeaways.** Three lines to remember.

WHAT YOU NEED

A phone or computer, an internet connection, and one free AI assistant. That is all. Chapter 1 shows you how to choose one. Everything in this book works with the free versions of the popular assistants.

Which order should I read in?

Read **Part One** first, in order. It is short, and it gives you the three skills that every other chapter uses: understanding what AI is, asking well, and checking safely.

After that, **Part Two** is a menu. Jump to the chapter you need today. If you have a difficult email to write, go to Chapter 4. If money is on your mind, go to Chapter 6.

Part Three brings it together. It shows you how to combine tools and how to build a simple routine, so AI keeps being useful after you finish the book.

A note on names and buttons

AI products change every few months. Buttons move. Features get new names. Prices change. So this book teaches skills, not button-by-button instructions. Where a setting name is mentioned, it was correct in October 2026. If you cannot find it, ask the assistant itself: *“Where is the setting for [thing] in this app?”* That usually works.

Introduction: The Advantage Is Not the Tool

Almost everyone has heard of AI by now. Many people have tried it. Far fewer have made it *useful*.

The numbers tell this story clearly. In a 2026 survey of more than 5,000 adults, the Pew Research Center found that about half of Americans now use AI chatbots, and about one in four use them every day. Across six countries studied by the Reuters Institute at the University of Oxford, the share of people who had ever used a tool like ChatGPT rose from 40% to 61% in a single year, and weekly use almost doubled.

But the same research shows something else. Many people use AI like a slightly smarter search box. They ask a quick question, get a quick answer, and move on. And trust is low: in the Pew survey, most adults said they think AI is moving too fast and will put their personal information at risk.

So we have a strange situation. Millions of people have a powerful helper in their pocket. Most of them are not sure how to use it well, or how far to trust it.

That gap is your opportunity.

What “the AI advantage” really means

The advantage is not having AI. Soon, everyone will have it. It is built into phones, email, messaging apps and search engines.

The advantage is knowing **how to use it well**:

- knowing what to ask, and how to ask it, so you get useful answers the first time;
- knowing when to trust the answer, when to check it, and when not to use AI at all;
- knowing how to turn AI's words into something real: a message sent, a plan followed, a skill learned.

These are not technical skills. They are closer to the skills of working well with a new colleague. You learn what they are good at. You give them clear instructions. You check their work on important things. You never hand them your bank password.

Who this book is for

This book is for you if:

- you have tried AI once or twice and thought, "Is that it?";
- you feel you are falling behind and do not know where to start;
- you are curious, but also a little worried about mistakes, privacy or scams;
- English may not be your first language, and you want clear, simple explanations.

You do not need to be "good with technology". If you can send a message on your phone, you can do everything in this book.

What you will be able to do

By the end of this book, you will have completed eleven missions. You will have:

- set up an AI assistant safely, with the right privacy settings;
- a simple four-question method for asking AI anything;

- a family safe word that protects you from voice-cloning scams;
- written and sent a message you had been avoiding;
- a weekly plan, a meal plan and a monthly budget;
- a personal learning plan for a skill you want;
- a trip plan, a refreshed CV and a practice interview;
- your own AI routine and a notebook of prompts that work for you.

That is the AI advantage. Let us begin.

THE AI ADVANTAGE

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PART ONE

Foundations

Three short chapters that every other chapter depends on: what AI really is, how to ask it well, and how to stay safe while you use it.

- 01 What AI Really Is (and What It Isn't)
- 02 The Four-Question Prompt
- 03 Trust, Check, Protect

What AI Really Is (and What It Isn't)

BY THE END OF THIS CHAPTER, YOU WILL HAVE

An AI assistant set up on your phone or computer, and your first three genuinely useful conversations done.

TIME about 30 minutes

FIELD STORY

Grace is a retired teacher in Nairobi. Her granddaughter installed an AI assistant on her phone and said, "Ask it anything, Gogo."

Grace typed: *weather*. The answer was long, general and not about Nairobi. She decided AI was overrated.

A week later, she tried again. This time she spoke to it, the way she would speak to a person: "I am 68 and I have a new phone. The text is too small and I keep missing calls. Can you help me fix this, one step at a time?" Ten minutes later, her text was bigger, her ringtone was louder, and she had a new helper.

Same tool. Different conversation.

AI in one sentence

Here is the simplest honest explanation:

An AI assistant is a computer program that has learned patterns from a huge amount of human writing, and uses those patterns to predict a helpful reply to what you say.

That is it. It does not think like a person. It does not “look up” the answer in a big book of facts. It has seen so many examples of how people write, explain, argue and help each other that it can produce new text that fits your question very well.

You already know a tiny version of this. When your phone suggests the next word while you type a message, it is predicting. An AI assistant does the same thing on a giant scale. It predicts not just one word, but whole paragraphs, plans, letters and explanations.

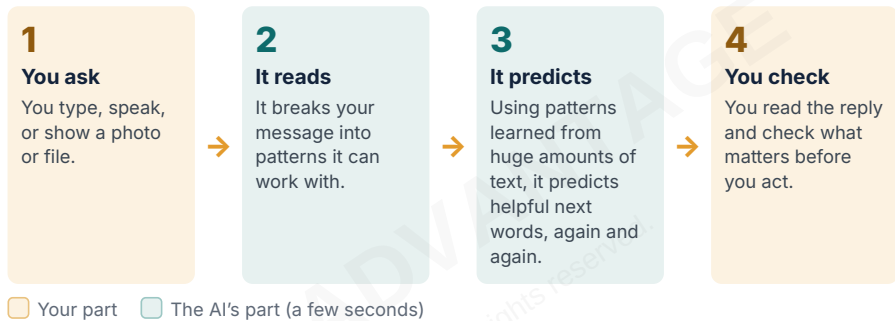


Figure 1. How an AI assistant answers.

This one idea explains almost everything about AI, good and bad:

- It is **excellent with language**: writing, rewriting, explaining, summarising, translating, brainstorming.
- It is **not a reliable source of facts by itself**. It predicts what a good answer *sounds like*. Usually that is also correct. Sometimes it is not, and it sounds just as confident either way. (Chapter 3 shows you how to handle this.)
- It **only knows about you what you tell it**. It cannot see your life, your town, your budget or your mood unless you describe them.

Think of it as a brilliant new assistant

The most useful way to think about AI is as a new assistant who joined your team today. This assistant:

- has read more than any human could read in a thousand lifetimes;
- works in seconds, day and night, and never gets tired or annoyed;
- is eager to please, so it will always give you *an* answer, even when it should say “I am not sure”;
- knows nothing about your situation until you explain it;
- has no common sense about your life, your family or your local rules.

You would not give a new assistant a one-word instruction and expect perfect work. You would explain the job, check the important parts, and keep your private keys to yourself. Do the same with AI, and it becomes genuinely useful.

What AI is good at, and what it is not

AI is usually good at	AI is usually weak at
Drafting emails, letters and messages	Exact facts, numbers and dates
Explaining hard ideas in simple words	Very recent news and events
Summarising long documents	Local rules, prices and opening hours
Turning messy notes into a clear plan	Knowing what it does not know
Brainstorming ideas and options	Maths with many steps (unless it uses a tool)
Practising a language or an interview	Making decisions that need your values
Changing the tone of your writing	Anything it cannot see or you did not tell it

Many assistants can now search the web while they answer, which helps with recent events. But even then, they can misread a page or mix up two sources. The rule stays the same: the more a fact matters, the more you check it.

The kinds of AI you will meet

You will find AI in four main places:

1. **Chat assistants.** Apps and websites where you type or talk to an AI. This book focuses on these, because they can help with almost anything.
2. **AI inside the apps you already use.** Email that suggests replies, photo apps that remove objects, maps that answer questions, messaging apps with a built-in assistant.
3. **Voice assistants.** Smart speakers and phone assistants that you speak to.
4. **Image, video and voice tools.** Tools that create pictures, edit video or copy voices. Useful for creative work, and also used by scammers. (Chapter 3 covers this.)

Choosing your assistant

In late 2026, these are the most widely used general assistants. All of them have free versions:

- **ChatGPT** (made by OpenAI): the best known, with apps for phone and computer.
- **Gemini** (made by Google): built into many Android phones and Google apps.
- **Claude** (made by Anthropic): known for careful writing and long documents.
- **Copilot** (made by Microsoft): built into Windows and Microsoft Office.

- **Meta AI** (made by Meta): built into WhatsApp, Instagram and Messenger.

Which one should you choose? Honestly, it matters less than you think. The skills in this book work with all of them. The market also changes fast. Between October 2025 and September 2026, ChatGPT's share of visits to AI chatbot websites fell from about 72% to 56%, while Gemini and Claude grew quickly. Next year the picture will be different again.

So choose the one that is easiest for you to reach. If your phone already has one built in, start there. If you live in WhatsApp, Meta AI is right there. You can always try another later.

THREE WAYS TO TALK TO AI

Type when you want to think carefully or paste in text. **Speak** when you are busy, walking, or more comfortable talking than typing.

Show when words are hard: take a photo of a confusing letter, a broken machine, a plant, a menu in another language. Most free assistants now accept all three. In a 2026 survey of US adults by Menlo Ventures, almost half of AI users said they speak to AI at least some of the time. You can usually speak in your own language, too.

Your first useful conversation

The best first conversation is not a test question. It is a real problem from your own life, explained clearly. Try these.

TRY THIS PROMPT · Get to know your assistant

Explain what you are and what you can help me with, in simple English. Use short sentences. Then tell me three things you are bad at, so I know when to be careful.

TRY THIS PROMPT · Find your first quick wins

I am a complete beginner with AI. Ask me five short questions about my daily life, one at a time. Then suggest three specific ways you could save me time this week.

The second prompt is powerful because it lets the AI interview *you*. You do not need to know what to ask. You just need to answer honestly.

! WATCH OUT

The assistant will sound confident and friendly even when it is wrong. That is normal, and you will learn to handle it in Chapter 3. Until then, use AI for ideas, explanations and drafts, and do not share passwords, bank details or ID numbers with it.

YOUR MISSION

Mission 1: Your first three conversations

- 1 **Choose your assistant.** Install the app on your phone, or open its website on your computer. Pick the one easiest to reach.
- 2 **Sign in** with an account you control. (Some assistants also work without signing in, but with fewer features.)
- 3 **Conversation one.** Copy the “Get to know your assistant” prompt above. Read the answer slowly.
- 4 **Conversation two.** Use the “Find your first quick wins” prompt. Answer its questions honestly. Choose one of its three suggestions and try it today.
- 5 **Conversation three.** Try a different way of talking. Press the microphone and *speak* a question, or take a *photo* of something confusing (a letter, a label, a sign) and ask, “Explain this to me simply.”
- 6 **Write down one surprise.** What did the AI do better than you expected? What did it do worse? Keep this note. You will start your Prompt Notebook in the next chapter.

KEY TAKEAWAYS

- ✓ AI predicts helpful text from patterns. It is great with language and weaker with exact facts.
- ✓ Treat it like a brilliant new assistant: explain the job, check the important parts, keep private things private.
- ✓ Which assistant you pick matters less than how you use it. Type, speak or show.

The Four-Question Prompt

BY THE END OF THIS CHAPTER, YOU WILL HAVE

A simple method for asking AI anything, plus three tested prompts saved in your own Prompt Notebook.

TIME about 25 minutes

FIELD STORY

Diego lives in Lima. His sister was turning 40, and he asked an AI assistant: “Write a birthday message for my sister.” The result was polite and completely forgettable. It could have been for anyone’s sister.

So he tried again: “Write a short WhatsApp birthday message for my older sister Lucía, who turns 40 tomorrow. She loves mountain hiking and bad jokes. We had a silly argument last month that we never really finished. I want it warm and funny, with one small line that says sorry. Spanish, under 60 words.”

Lucía called him in tears. Good tears.

Why vague questions get vague answers

When you give AI very little information, it fills the gaps with the most *average* answer possible. Average is safe. Average is also boring and often useless.

Every detail you add removes a guess. When Diego mentioned the hiking, the jokes and the argument, the AI no longer had to guess who Lucía was. It could write *for her*.

This is the single most important skill in this book. You do not need special codes or secret tricks. You need to answer four simple questions.

The four questions

Before you ask AI for something important, think about these four questions. You do not need all four every time, but each one you answer makes the result better.

WHO?

Who should the AI be? Who is it for?

"Act as a patient teacher. This is for my neighbour, who is new to smartphones."

WHAT?

What exactly do you want? Start with a verb.

"Write... explain... summarise... compare... plan... translate..."

WHY?

What is the situation, and what is the goal?

"The heating has been broken for three weeks. I want it fixed, and I want to stay on good terms."

HOW?

What should the answer look like?

"Under 100 words. Friendly but firm. As a checklist. In Spanish."

Figure 2. The four-question prompt. The WHY usually makes the biggest difference.

1. WHO? Who should the AI be, and who is the result for? You can give the AI a role ("Act as a patient English teacher") and you can describe the audience ("for my 75-year-old neighbour who is new to smartphones").

2. WHAT? What exactly do you want? Start with a clear action word: *write, explain, summarise, compare, plan, list, translate, rewrite, check.*

3. WHY? What is the situation behind the request? What is the goal? This is the part most people skip, and it makes the biggest difference. “I am asking because my landlord has not fixed the heating for three weeks and I want it fixed without damaging our relationship.”

4. HOW? What should the answer look like? Length, tone, language, format. “Three bullet points.” “Under 100 words.” “Friendly but firm.” “A table.” “In Hindi, then in English.”

Google’s own guide for its Gemini assistant teaches a very similar idea using four words: persona, task, context and format. It is not a coincidence. These four questions are simply what any good helper needs to know.

Before and after

Here are three real requests, first as most people type them, then with the four questions answered.

EXAMPLE: A COMPLAINT

Before: *Write a complaint about my internet.*

After: *Act as a calm, polite customer (WHO). Write an email complaint to my internet provider (WHAT). My connection has dropped every evening for two weeks, I work from home, and I have already called twice with no fix. I want a technician visit this week and a partial refund (WHY). Keep it under 150 words, firm but polite, with a clear subject line (HOW).*

EXAMPLE: UNDERSTANDING

Before: *What is inflation?*

After: *Explain inflation to me as if I am a smart 14-year-old (WHO). I keep hearing about it on the news (WHY). Use one example with food prices, and finish with one sentence on what it means for my savings (HOW).*

EXAMPLE: PLANNING

Before: *Give me a workout plan.*

After: *Act as a friendly fitness coach for beginners (WHO). Make me a 4-week walking and stretching plan (WHAT). I am 52, I sit all day for work, my knees are a little weak, and I want more energy (WHY). Three 20-minute sessions a week, shown as a simple table (HOW).*

Notice that the “after” versions are longer, but not complicated. They read like a normal message to a helpful friend. That is exactly the right style.

It is a conversation, not a vending machine

Many beginners type one question, read one answer, and leave. That wastes most of the value. The first answer is a *draft*. Your next message is where it gets good.

Keep these follow-up phrases handy. They work in any assistant:

TRY THIS PROMPT · Fix-it phrases

“Make it shorter.” · “Make it warmer / more formal / simpler.” · “Give me three different versions.” · “What did you assume about me? Ask me instead.” · “What is missing from this?” · “Explain that part like I am new to it.” · “Turn this into a checklist.” · “Now translate it into [language].”

Two more phrases are so useful they deserve their own space.

The question-first phrase. Add this to the end of any important request: *“Before you answer, ask me any questions you need to do this well.”*

The AI will interview you first. This stops it from guessing, and it often reminds you of details you forgot.

The prompt-improver. If you are not sure how to ask, ask the AI to help you ask:

TRY THIS PROMPT · Let AI improve your prompt

Here is what I want help with: **[describe it in your own words, even messily]**. Rewrite this into a clear, detailed request using who, what, why and how. Then ask me about anything important that is missing.

Your language, your voice

You do not have to write in perfect English. You can write in your own language, mix languages, or make spelling mistakes. AI is very good at understanding what you mean. You can also ask for the answer in a different language from the one you used: “I will write in Tamil. Please answer in simple English.”

And you do not have to type at all. Pressing the microphone and *talking through* your situation, as if to a friend, often produces the best prompts of all. People naturally include the WHY when they speak.

! WATCH OUT

More detail is good, but *private* detail is not. You can describe your situation without names, addresses, account numbers or ID numbers. “My landlord” works just as well as his full name. Chapter 3 explains what never to share.

Start your Prompt Notebook

When a prompt works well, save it. Create a simple note on your phone called **Prompt Notebook**. Each time you find a prompt that gives you a great result, copy it there and replace the personal details with [brackets]. In a few weeks, you will have a personal toolkit that saves you time every day. Appendix A at the back of this book gives you a starter collection.

YOUR MISSION

Mission 2: Three prompts that work for you

- 1** Pick **three real tasks** from your life this week. For example: a message to write, something you want to understand, and something you need to plan.
- 2** Ask the **lazy way first**. Type each request in one short line, the way you normally would. Read the answers.
- 3** Ask **again with the four questions**. Rewrite each request with WHO, WHAT, WHY and HOW. Add “Before you answer, ask me any questions you need.”
- 4** **Compare**. Which answers are more useful? Which of the four questions made the biggest difference?
- 5** **Improve with follow-ups**. Use at least two fix-it phrases on one of the answers.
- 6** **Create your Prompt Notebook** and save your three best prompts, with personal details replaced by [brackets]. Add the fix-it phrases too.

KEY TAKEAWAYS

- ✓ Vague questions get average answers. Every detail you add removes a guess.
- ✓ Use the four questions: WHO, WHAT, WHY, HOW. The WHY makes the biggest difference.
- ✓ The first answer is a draft. Follow up, ask it to question you, and save what works.

Trust, Check, Protect

BY THE END OF THIS CHAPTER, YOU WILL HAVE

Your privacy settings fixed, a family safe word agreed, and a simple habit for checking the AI answers that matter.

TIME about 30 minutes

FIELD STORY

Fatima, who lives in Dubai, was planning a family trip to Europe. She asked an AI assistant which documents she needed for the visa. The answer was clear, detailed and well organised. It was also partly out of date: one requirement had changed months earlier.

Fatima did not lose any money, because she did one simple thing. Before she booked anything, she opened the official visa website and checked the list. It took four minutes. She still used the AI's answer: as a checklist of what to look for, and to explain the confusing parts of the official page.

That is the right relationship with AI. Use it to understand and prepare. Check it before you act.

Why AI sometimes makes things up

Remember the one-sentence explanation from Chapter 1: AI predicts what a helpful answer *sounds like*. Most of the time, a good-sounding answer is also a correct one. But sometimes the AI produces something that sounds perfect and is simply wrong. People call this a **hallucination**.

It is not lying, because it does not know it is wrong. And that is the problem: **its confidence tells you nothing about its accuracy**. A wrong answer and a right answer sound exactly the same.

Mistakes are most common with:

- specific numbers, dates, prices and statistics;
- names, quotes and titles of books, articles or laws;
- links and references (it may give you a source that does not exist);
- recent events and changes;
- local information: opening hours, regulations, phone numbers, prices in your city;
- unusual or very specialised topics.

The traffic light rule

You do not need to check everything. That would remove the whole benefit. Instead, match your checking to the risk. Think of a traffic light.

Light	Use it for	What to do
● Green	Ideas, drafts, rewording, brainstorming, practice, explanations of general ideas	Use freely. Your own judgement is the check.
● Yellow	Facts you will repeat, plans, summaries, product comparisons, recommendations	Check the key facts with one reliable source before you rely on them.
● Red	Health, money, legal matters, safety, official documents, anything you cannot undo	Use AI only to prepare and understand. Confirm the decision with a professional or an official source.

A birthday poem is green. A summary of a news story you will share is yellow. Medication, taxes, contracts and visa rules are red.

How to check in two minutes

When something is yellow or red, use these quick checks:

1. **Ask for sources, then open them.** Say, “Where does this information come from? Give me links.” Then click the links. Make sure the page exists and actually says what the AI claimed.
2. **Go to the official source.** For rules, prices, hours and requirements, the official website of the government, company or organisation wins every time.
3. **Ask the AI to doubt itself.** “Which parts of your answer might be wrong or out of date?” This often reveals weak spots.
4. **Do not use AI to check AI.** Asking a second assistant can repeat the same mistake. Check with a real source or a real expert.

TRY THIS PROMPT · The honest-answer prompt

[Your question]. If you are not sure about something, say so clearly instead of guessing. Mark any facts I should double-check, and tell me where I can verify them.

A special word about health

Many people now ask AI about symptoms and medicines. It can help, but carefully. A study by the University of Oxford with about 1,300 people found that those who used AI chatbots to work through medical scenarios did not make better decisions than people who used ordinary web searches or their own judgement. One big reason: people often did not give the chatbot the important details.

So use AI to **prepare** for a doctor, not to replace one. Ask it to explain medical words in a report, or to help you write down your symptoms and questions before an appointment. Add the line, “*Ask me any questions you need to answer safely.*” And never use a chatbot in an emergency. Call your local emergency number.

Protect your privacy

Anything you type into an AI assistant is sent to the company that runs it. Depending on your settings, it may be stored and, for some services, used to train future AI systems. In many countries, including the United States, health information you type into a chatbot is not covered by the same medical privacy rules that protect your records at a clinic.

Never share these with any AI assistant:

- passwords, PINs and one-time security codes;
- bank card numbers and account numbers;
- passport, national ID or social security numbers;
- full medical records with your name on them;
- private information about other people without their permission;
- confidential information from your employer.

You can still get excellent help without these details. Replace names with roles (“my manager”, “my son”) and numbers with XXXX. The AI does not need them to help you.

Check three settings, once. Every major assistant has privacy controls. In October 2026, you could find them here:

- **ChatGPT:** Settings → Data Controls → turn off “Improve the model for everyone”.
- **Claude:** Settings → Privacy → turn off “Help improve Claude”.
- **Gemini:** your Gemini Apps Activity settings → turn activity off if you do not want chats saved.
- **Others:** look for “Privacy”, “Data” or “Training” in Settings.

Also look for a **temporary chat** or similar mode for sensitive questions, and check whether the **memory** feature is on. Memory lets the assistant remember facts about you between conversations. That can be helpful, but you should decide what it keeps.

Protect your family from AI scams

The same technology that writes your emails can also copy voices and faces. Scammers now use short clips from social media videos or voicemails to clone a person's voice. Then they call a parent or grandparent: "Mum, I have had an accident. I need money now. Do not tell anyone."

Security experts agree that a familiar voice is no longer proof of who is calling. Caller ID can be faked too. The defence is simple and costs nothing:

1. **Pause.** Urgency is the scam's main tool. Real emergencies survive a two-minute check.
2. **Hang up and call back** on the number you already have saved for that person.
3. **Use a family safe word.** Agree on a secret word or phrase with close family. Anyone who calls in a "crisis" must say it.
4. **Never pay under pressure**, especially with gift cards, cryptocurrency or wire transfers, and especially when told to keep it secret.

The same rules apply to video calls that look real, and to online adverts where a famous person "recommends" an investment. If it is urgent, secret and about money, stop.

! WATCH OUT

Scam messages are now written with AI too, so perfect grammar is no longer a sign that a message is genuine. Judge the *request*, not the writing. Any message asking for codes, passwords, payment or secrecy deserves a pause and a call to a number you trust.

YOUR MISSION

Mission 3: Trust, check, protect

- 1 **Fix your privacy settings.** Open your assistant's settings and decide on training, memory and chat history. Find the temporary chat option, if there is one.
- 2 **Agree a family safe word.** Talk to your closest family today. Choose a word or phrase that is easy to remember, hard to guess, and never written online. Agree the rule: no safe word, no money.
- 3 **Practise checking.** Ask your assistant a factual question you can verify, such as the opening hours of a museum near you or one rule from your country's official website. Use the honest-answer prompt. Then check the answer against the official source.
- 4 **Write your personal traffic light.** In your Prompt Notebook, write one green use, one yellow use and one red use from your own life, and how you will check each.

KEY TAKEAWAYS

- ✓ AI's confidence tells you nothing about its accuracy. Check in proportion to the risk: green, yellow, red.
- ✓ Never share passwords, codes, card numbers, ID numbers or other people's private information. Fix your privacy settings once.
- ✓ A familiar voice is no longer proof. Pause, call back and use a family safe word.

PART TWO

Everyday Missions

Six practical missions for real life: writing, home, money, learning, travel and work. Read them in any order. Start with the one you need most this week.

-
- 04 Write With Confidence
 - 05 Organise Your Life and Home
 - 06 Take Control of Your Money
 - 07 Learn Anything Faster
 - 08 Travel and Explore Smarter
 - 09 Get Ahead at Work

Write With Confidence

BY THE END OF THIS CHAPTER, YOU WILL HAVE

The message you have been putting off, written in your own voice and sent.

TIME about 20 minutes

FIELD STORY

Tomasz runs a small printing business in Kraków. An unhappy client had sent him a long, angry email about a late order. Tomasz knew the delay was partly his fault and partly the client's. For five days, the email sat in his inbox. Every time he started a reply, he either sounded defensive or too apologetic.

He pasted the client's email into an AI assistant, explained what had really happened, and asked for a calm reply. The first draft began, "I hope this email finds you well," and sounded like a robot. So he pasted in two emails he had written in the past and said, "Write it like me." The second draft sounded like Tomasz on a good day. He changed two sentences and sent it. The client replied within the hour, and placed another order.

Where AI helps most with writing

Most people do not struggle with *what* they want to say. They struggle with how to start, how to sound, and how long to make it. AI is excellent at exactly these things:

- **The blank page.** It gives you a first draft in seconds, so you are editing, not staring.

- **Tone.** It can make your words warmer, firmer, more formal or more relaxed.
- **Length.** It can shorten a long message or expand a few notes.
- **Structure.** It can turn a messy thought into a clear message with a beginning, a request and an end.
- **Language.** It can translate, and it can help you write in a language you are still learning.

The draft-then-edit method

This method works for almost any piece of writing:

- 1. You give the points.** Say or type, in any order, what you want to say. Bullet points are fine. Voice is even better.
- 2. AI writes the draft.** Use the four questions from Chapter 2.
- 3. You edit and decide.** Change what does not sound like you. Check every name, date and number.
- 4. You send.** You are always the author. AI is the assistant.

TRY THIS PROMPT · The draft-from-notes prompt

Write a [type of message: email / WhatsApp message / letter] to [who, without full names]. Here are my points, in no particular order: [your notes]. The goal is [what you want to happen]. Tone: [for example, friendly but firm]. Keep it under [number] words. Do not add any facts I did not give you.

The last line, “Do not add any facts I did not give you,” is important. Without it, AI sometimes adds helpful-sounding details that are not true, like “as we discussed on Tuesday”.

Keep your own voice

AI's default style is polite, smooth and a little bland. If you send many AI-written messages, people will notice. The fix is to show it how *you* write.

TRY THIS PROMPT · Teach it your voice

Here are two messages I wrote myself: **[paste two examples]**. Describe my writing style in three short points. Then rewrite the draft below in my style. Keep my usual length and my kind of words. Avoid phrases like "I hope this finds you well" and "please do not hesitate".

Draft: **[paste the draft]**

Save the style description it gives you in your Prompt Notebook. Next time, you can simply paste it in: "Write this in my style: direct, warm, short sentences, a little humour."

The tone dial

When a message is sensitive, ask for options instead of one answer:

TRY THIS PROMPT · Three tones

Give me three versions of this message: one gentle, one neutral and one firm. Keep the facts the same in all three. Then tell me which one you would send in my situation, and why.

[paste your message or notes]

Reading three versions side by side helps you find the tone you actually want, which is often a mix of two.

Common writing jobs

Replying to a long or confusing email. Paste it in (remove private details first) and ask: *“Summarise this email in three bullet points. List exactly what they are asking me to do. Then draft a reply that agrees to [A], politely declines [B], and asks a question about [C].”*

Saying no. Many people find this hardest of all. Try: *“Help me say no to [request] from [relationship]. I want to protect the relationship. Give me a short version and a slightly longer one with a reason.”*

Formal letters. Landlords, schools, local offices and companies often expect a formal style. Describe the situation, say what outcome you want, and ask for “a formal, polite letter with a clear request and a deadline”.

Proofreading. If you only want your mistakes fixed, say so clearly, or AI will rewrite everything: *“Correct the spelling and grammar only. Do not change my words or style. Then list each change you made.”*

Writing in another language. Write in the language you think in, then ask for a translation. To check the meaning, use the back-translation trick: open a *new* chat and ask the AI to translate the result back into your language. If the meaning has changed, fix it before you send.

WATCH OUT

Always read every word before you send. Check names, dates, amounts and promises. AI may invent details, change your meaning, or agree to something on your behalf. For legal, medical or official documents, use AI to understand and prepare, but have important translations and agreements checked by a qualified person.

YOUR MISSION

Mission 4: Send the message you have been avoiding

- 1 Choose **one message** you have been putting off: a reply, a request, an apology, a complaint, a “no”.
- 2 Do a **voice brain dump**. Press the microphone and explain the situation for one or two minutes, as if to a friend. Include what you want to happen.
- 3 Ask for a **draft** using the draft-from-notes prompt, then ask for three tones.
- 4 Make it **sound like you**. Use your own examples, or edit by hand. Remove anything you would never say.
- 5 Check the **facts**: names, dates, numbers, promises.
- 6 Send it. Then save the prompt that worked best in your Prompt Notebook.

KEY TAKEAWAYS

- ✓ You give the points; AI drafts; you edit and send. You are always the author.
- ✓ Show AI how you write, and ask it not to add facts you did not give.
- ✓ For sensitive messages, ask for three tones and choose. Read every word before sending.

Organise Your Life and Home

BY THE END OF THIS CHAPTER, YOU WILL HAVE

A realistic plan for next week, a seven-day meal plan with a shopping list, and one household problem solved.

TIME about 40 minutes

FIELD STORY

Amara is a nurse in Lagos with two children and rotating shifts. Sunday evenings used to be chaos: school forms, shopping, meals, her mother's clinic appointment, a broken blender. Everything lived in her head.

One Sunday, she opened her AI assistant, pressed the microphone, and talked for four minutes. Everything came out in no particular order. She asked it to make a plan for the week around her shift times. Then she took a photo of her fridge and asked for a week of simple dinners using what she already had. In twenty minutes she had a plan, a meal list and a shopping list grouped by market section. The blender, it turned out, only needed a reset.

Start with a brain dump

A busy mind holds dozens of small tasks, and each one uses a little energy. The fastest way to calm it is to empty it out, then let AI sort it.

TRY THIS PROMPT · The weekly brain dump

I am going to tell you everything on my mind for next week, in no order. Please turn it into a realistic plan.

My fixed commitments are: [work hours, school times, appointments]. Everything else: [talk or type everything].

Sort the tasks by day. Put the most important three tasks for each day first. Mark anything that could be done by someone else, done faster, or dropped. Do not fill every hour: leave space for rest.

The line “*leave space for rest*” matters. AI tends to make perfect plans for perfect people. Ask it to be realistic: “*I usually have low energy after work, so put harder tasks in the morning.*”

Each morning, you can use a shorter version: “*Here is my plan for today. If I can only do three things, which three matter most?*”

Meals without the daily stress

“What are we eating tonight?” is one of the most common daily decisions. AI can plan a whole week in one conversation, if you give it the right details:

TRY THIS PROMPT · The meal plan

Plan seven simple dinners for [number] people. Budget: about [amount] for the week. Our needs: [for example, vegetarian, no pork, child who hates spicy food, diabetes in the family]. Most nights I have [minutes] minutes to cook. I already have: [list, or attach a photo of your fridge and cupboard]. Reuse leftovers where possible. Then give me one shopping list, grouped by shop section, with quantities.

Adding a photo of your fridge or cupboard is a good example of “show, don’t type”. The assistant can usually recognise most items. Check its list, because it may miss things at the back or misread a label.

You can keep going: *“Swap Wednesday for something with fish.” “Make Friday a treat.” “Give me the recipe for Tuesday, with steps a teenager could follow.”*

Fix things around the home

When something breaks or confuses you, take a photo and ask. AI can often explain error codes on machines, identify a plant problem, suggest how to remove a stain, or tell you what a strange symbol on a label means.

TRY THIS PROMPT · Household problem

[Attach a photo.] This is my [machine / item]. The problem is [describe it]. Explain what might be wrong, starting with the simplest and safest things to check. Tell me clearly when I should stop and call a professional.

Good household help comes in this order: simple checks first (Is it plugged in? Is there a reset button?), then the manual, then a professional. Ask the AI to follow this order.

Decisions, big and small

AI is a good thinking partner when you are stuck between options: which school activity, which phone, whether to move flats. It should not decide for you, but it can help you see the decision clearly.

TRY THIS PROMPT · Help me decide

I am deciding between [option A] and [option B]. Before giving advice, ask me what matters most to me, one question at a time. Then make a simple table comparing the options on the things I said matter. Finish with the questions I should still answer before I decide.

Prepare for appointments

Appointments go better when you arrive prepared. Before a visit to a doctor, a bank, a lawyer or a school meeting, ask AI to help you organise your thoughts:

TRY THIS PROMPT · Appointment preparation sheet

I have an appointment with [type of professional] about [topic]. Help me prepare a one-page sheet with: a short summary of my situation, a timeline of what happened, what I have already tried, and the five most important questions to ask. Ask me any questions you need first.

For health appointments, this is the safe and useful way to use AI (the red light from Chapter 3). The sheet helps you and your doctor. The doctor still makes the medical decisions. Leave out your name and ID numbers when you prepare it.

! WATCH OUT

AI cannot see your calendar, your fridge or your home unless you show it or connect it, and it may forget details from earlier conversations. For anything involving electricity, gas, water leaks, or medical diets and allergies, treat its advice as a starting point only: follow the manual, and ask a qualified professional.

YOUR MISSION

Mission 5: Next week, sorted

- 1 Brain dump.** Use the weekly brain dump prompt. Speak if you can. Include your fixed commitments.
- 2 Make it realistic.** Ask for changes until the plan fits your real energy and time. Copy it into your calendar or a note.
- 3 Plan your meals.** Take a photo of your fridge and cupboard, then use the meal plan prompt. Save the shopping list on your phone.
- 4 Solve one household problem** with a photo and the household problem prompt, or use “Help me decide” on one decision you have been delaying.
- 5 Optional:** if you have an appointment coming up, create your one-page preparation sheet.

KEY TAKEAWAYS

- ✓ Empty your head, then let AI sort it. Ask for realistic plans with space to rest.
- ✓ Photos make planning faster: a fridge for meals, a machine for repairs.
- ✓ AI is a thinking partner for decisions and a preparation tool for appointments, not the decision-maker.

Take Control of Your Money

BY THE END OF THIS CHAPTER, YOU WILL HAVE

A one-page monthly budget that fits your real life, and one practical idea to save money this month.

TIME about 45 minutes

FIELD STORY

Kwame is a freelance designer in Accra. Some months are good; some are thin. He always meant to make a budget but never knew where to start, and spreadsheets made him tired.

So he simply talked. “I earn between this and this. Rent is about this. Transport, maybe this. Phone, food, sending money to my mother...” The AI turned his rough numbers into a clear table, then asked him a question he had never asked himself: “What will you do in a slow month?” Together they made a simple rule for good months and bad months. Before trusting the table, Kwame checked the totals on his phone’s calculator. One subtotal was wrong. He was glad he checked.

What AI can and cannot do with your money

Money is a red-light area, so let us be clear about the limits before we start.

AI can:

- turn rough numbers into a clear budget table;

- explain financial words, bills, payslips and contracts in simple language;
- compare options you give it, such as phone plans or insurance quotes;
- suggest saving ideas and help you make a plan;
- draft letters, for example asking for a payment plan or disputing a charge.

AI cannot:

- see your accounts, unless you connect them, which this book does not recommend for beginners;
- know current interest rates, tax rules or prices reliably without checking official sources;
- replace a licensed financial adviser for investment, loan, pension or tax decisions;
- be trusted with complicated maths without checking.

And remember the privacy rule: **never** share bank account numbers, card numbers, PINs or passwords. A budget needs amounts, not account details.

Build a budget from rough numbers

You do not need exact figures to start. Round numbers are fine. A rough budget you use is better than a perfect one you never make.

TRY THIS PROMPT · The rough budget

Help me build a simple monthly budget. All amounts are in [your currency]. My monthly income after tax is about [amount] (it [is steady / changes between X and Y]). My regular spending, roughly: [list everything you can think of, for example rent, food, transport, phone, family support, school fees, debts, subscriptions].

Sort my spending into three groups: needs, wants and savings or debt payments. Show it as a table with a total for each group. Then show how much is left over, or how much I am short. Show your calculations so I can check them.

Then ask follow-up questions:

- *“What have I probably forgotten? Ask me about common costs.”* (Yearly costs like insurance, gifts, festivals and repairs are easy to forget.)
- *“My income changes. Make two versions: a good month and a slow month.”*
- *“Put this in a format I can paste into a spreadsheet.”* Many assistants can also create a spreadsheet file you can download, or a table you can copy into Google Sheets or Excel.

Always check the maths

AI can make arithmetic mistakes, especially in long tables. It may also round numbers without telling you. Before you rely on any total:

1. Ask it to **show its calculations** step by step.
2. **Check the main totals** yourself with a calculator.
3. If something does not add up, say so: *“Your total for needs looks wrong. Please recalculate it carefully.”*

This takes three minutes and protects you from building plans on a wrong number.

Understand bills and contracts

Confusing bills and long contracts are where AI really shines. Take a photo of the bill or paste the text, but **cover or remove** your name, address and account number first.

TRY THIS PROMPT · Explain my bill

[Attach a photo with personal details covered.] Explain this bill in simple words. What am I paying for, line by line? Is anything unusual or new compared with a normal bill of this type? What questions should I ask the company?

For a contract (a phone plan, a rental agreement, a gym membership), ask: *“Summarise the key points: what I must pay, when, what happens if I cancel early, and any fees or automatic renewals. Quote the exact sentences for each point so I can find them.”* Asking for the exact sentences lets you check the AI against the real document. Before you sign anything important, read those parts yourself, and ask a qualified person if the amounts are large.

Compare options fairly

When choosing between products, collect the real prices and terms from the official websites first, then paste them in:

TRY THIS PROMPT · Fair comparison

Here are the details of **[two or three options]**, copied from the official websites: **[paste]**. Make a comparison table showing the total cost over **[12 months / 2 years]**, including any fees. Then tell me which is cheapest for someone who **[describe how you will use it]**. Only use the information I gave you.

“Only use the information I gave you” stops the AI from filling gaps with old or invented prices.

Find one saving idea that fits you

Generic money tips are everywhere. Personal ones are more useful:

TRY THIS PROMPT · Personal saving ideas

Here is my monthly budget: **[paste]**. Suggest seven realistic ways I could save about **[amount]** per month. Rank them from easiest to hardest. Do not suggest cutting **[things that matter to you]**. For each idea, estimate the saving and the first small step.

Pick **one** idea and start this week. One change you keep is worth more than ten you forget.

! WATCH OUT

Be very careful with “AI investment” offers. Scammers now advertise trading bots and use fake videos of famous people to promise guaranteed returns. No real investment is guaranteed. Never send money because an AI, an advert or a stranger online told you to, and never let AI make investment, loan or tax decisions for you.

YOUR MISSION

Mission 6: Your one-page budget

- 1** **List your money.** Using your bank app or memory, write down your monthly income and spending in round numbers. (Do not share account details with the AI.)
- 2** **Build the budget** with the rough budget prompt. Ask what you forgot.
- 3** **Check the totals** with a calculator and ask for corrections if needed.
- 4** **Make it usable.** Save the table as a note, or paste it into a spreadsheet.
- 5** **Choose one saving idea** with the personal saving ideas prompt, and do its first small step this week.
- 6** **Set a reminder** for the same day next month to update your budget.

KEY TAKEAWAYS

- ✓ AI turns rough numbers into a clear budget, explains bills and compares options you provide.
- ✓ Always ask it to show calculations, and check totals yourself.
- ✓ Money decisions are red-light: never share account details, and never let AI choose investments or loans for you.

Learn Anything Faster

BY THE END OF THIS CHAPTER, YOU WILL HAVE

A two-week learning plan for a skill you choose, and your first lesson completed.

TIME about 40 minutes

FIELD STORY

Mei is 47 and works in an office in Singapore. Her daughter is marrying a young man from Mexico, and Mei wants to speak a little Spanish with his family at the wedding. At first she used AI as a translator: she typed English, it gave her Spanish. After a month, she could copy and paste beautifully, and speak almost nothing.

Then she changed one thing. She asked the AI to be her *teacher*, not her translator. Ten minutes a day, by voice, it asked her questions, waited for her answers, and corrected her gently at the end. It quizzed her on yesterday's words before teaching new ones. Three months later, at the wedding, she gave a short toast in Spanish. Nobody needed a translator.

Answer mode and tutor mode

There are two very different ways to use AI for learning.

In **answer mode**, you ask a question and AI gives you the answer. This is fast and feels productive. But if you want to *learn*, it can quietly work against you, because the AI does the thinking.

In **tutor mode**, AI asks *you* questions, gives hints instead of answers, and checks your understanding. This feels slower and harder. That effort is exactly what makes learning stick.

Research supports this. In a 2024 study of high school maths students, those who practised with a general AI assistant did better during practice, but when the AI was taken away for the exam, they scored about 17% worse than students who had never used it. Students who used a version designed to give hints rather than answers did not have this problem. And in a 2025 study at Harvard, physics students who used an AI tutor *designed to guide them step by step* learned more, in less time, than students in an active classroom lesson.

The lesson is clear: **how you use AI matters more than which AI you use**. For learning, always switch on tutor mode.

TRY THIS PROMPT · Switch on tutor mode

I want to learn [topic or skill]. Act as a patient tutor. Do not give me the answers directly. Teach me one small idea at a time, then ask me a question to check I understand. If I am wrong, give me a hint first. My current level is [beginner / some basics / intermediate]. Use examples from [your life, work or interests].

Some assistants now have a built-in study, learning or guided-learning mode that works in a similar way. If yours has one, try it. The prompt above works everywhere.

Explanations at your level

AI can explain the same idea in many ways until one clicks. Do not be shy about asking for a simpler version.

- “Explain this as if I am 12 years old.”
- “Explain it using an example from cooking / football / farming / my job as a [job].”

- “Give me a picture in words: what does this look like?”
- “What is the most common misunderstanding about this?”

Then use the most powerful learning trick of all, the **teach-back**.

Explain the idea back to the AI in your own words and ask: “Did I get this right? What did I miss?” If you can explain it, you understand it.

Make a learning plan

A clear plan turns “I want to learn” into “I am learning”. Give the AI your goal, your time and your starting point:

TRY THIS PROMPT · The two-week learning plan

Create a 14-day learning plan for [skill]. My goal: [what you want to be able to do, and by when]. I can study [minutes] minutes a day, [number] days a week. My level now: [describe]. Each day should have one small lesson, one practice activity and a two-minute review of earlier days. Use free resources only. Show it as a simple table.

Keep the plan in your notes. Each day, open a chat and say: “Today is day [number] of my plan. Here is the lesson: [paste]. Let us begin in tutor mode.”

Quizzes and review

Your memory needs repetition at the right moments. Ask AI to test you regularly:

- “Give me five quiz questions on what we covered yesterday. One at a time. Tell me my score at the end.”
- “Make 10 flashcards from this lesson: question on one side, answer on the other.”
- “Keep a list of the questions I got wrong, and ask me those again at the start of tomorrow’s lesson.” (If your assistant does not remember between chats, save the list in your Prompt Notebook and paste it in.)

Practise a language by voice

For languages, voice mode is a gift. You can practise speaking any time, with a partner who never gets tired or judges you.

TRY THIS PROMPT · Conversation partner

Let us practise [language] by voice. I am a [level] learner. Play the role of [a shopkeeper / a new colleague / my future in-laws] in a short, everyday conversation. Speak slowly and use simple words. Do not correct me during the conversation. At the end, tell me my three most important mistakes and how to fix them.

Role-play situations you will really meet: ordering food, asking for directions, a job interview, meeting family. Repeat the same situation a few days in a row; you will hear your progress.

Learn from what you read and watch

AI is very good at turning long material into learning material. Paste an article or a chapter of your notes and ask: *“Summarise this in five points. Then ask me three questions to check I understood it.”* For a video, many assistants can work with the transcript. Or simply describe what you watched and ask the AI to quiz you on it.

A note for parents

Children use AI too. The answer-mode trap is even stronger for them, because finishing homework quickly feels like success. Set up tutor mode together, ask them to explain back what they learned, and keep an eye on what they share. Check whether their school has rules about AI for homework.

! WATCH OUT

AI tutors can be wrong, especially on detailed facts, advanced topics and exam rules. For exams and certificates, use official study materials as your main source, and use AI to explain and quiz. And remember: if the AI is doing the thinking, you are not learning. Struggle a little before asking for help.

YOUR MISSION**Mission 7: Start learning something**

- 1 Choose one skill** you have wanted to learn: a language, a spreadsheet skill, cooking, a musical instrument, a topic for work.
- 2 Make your two-week plan** with the learning plan prompt. Adjust it until it fits your real time.
- 3 Do day one** in tutor mode. Answer the questions yourself before asking for hints.
- 4 Teach it back.** Explain today's idea in your own words and ask the AI what you missed.
- 5 Take a five-question quiz** at the end. Write your score in your notes.
- 6 Save your tutor prompt** in your Prompt Notebook, and set a daily reminder for the same time tomorrow.

KEY TAKEAWAYS

- ✓ Answer mode is fast; tutor mode builds real learning. Ask AI for hints and questions, not answers.
- ✓ Use teach-back and short daily quizzes to make learning stick.
- ✓ Voice mode turns AI into a patient conversation partner for language practice.

Travel and Explore Smarter

BY THE END OF THIS CHAPTER, YOU WILL HAVE

A complete plan for a day trip or a weekend away, with a packing list and a pocket phrase sheet.

TIME about 40 minutes

FIELD STORY

Ana lives in Lisbon. She wanted to take her mother, who is 74 and walks with a stick, for a weekend in Porto. Most travel websites suggested long walking routes up steep hills. So Ana described her mother to an AI assistant: the stick, her love of old churches and good coffee, her need to rest every hour.

The plan it made was built around her mother: short walks, flat routes where possible, a tram up the steepest hill, café stops every hour, and an early dinner. Ana checked the opening hours and the tram times on the official websites. One museum was closed for repairs, so she asked for an alternative. Her mother still talks about that weekend.

Plan around people, not just places

Travel guides list famous places. A good trip fits the *people* going. This is where AI is truly useful: it can design a plan around your pace, budget, interests and limits.

TRY THIS PROMPT · The trip planner

Plan a [day trip / weekend / 5-day trip] to [place] for [who is travelling: ages, interests, any mobility or health needs]. Budget: about [amount] in total, not including [what is already paid]. We like [interests] and do not enjoy [dislikes]. Our pace is [relaxed / medium / busy]. For each day, suggest a morning, afternoon and evening plan with travel time between places and one rest or food stop. Add a rainy-day alternative.

Then shape it with follow-ups: *“Make day two cheaper.” “Less walking, please.” “Add something the children will love.” “What do most tourists miss here?”*

Check before you book

Travel information goes out of date quickly. Prices change, places close, timetables move, and entry rules for countries are updated. An AI plan is a draft. It is yellow-light, and some parts are red.

Ask the AI to help you check its own work:

TRY THIS PROMPT · What should I verify?

Look at the plan you made. List every fact I should check before I book or travel: opening hours, prices, transport times, booking requirements and anything that changes by season. Next to each, tell me what kind of official website to check.

Always check these on official sources: visa and entry requirements (your destination’s government website), transport timetables (the transport company), opening hours and tickets (the place’s own website), and prices. Book only through official websites or well-known booking platforms, never through a link you cannot verify.

The packing list

A good packing list depends on the weather, the activities and the people. First check the weather forecast for your dates in a weather app. Then:

TRY THIS PROMPT · Packing list

Make a packing list for [number] days in [place] in [month]. The forecast says [weather]. Activities: [list]. Travellers: [who]. Include medicines, documents, chargers and anything people often forget for this kind of trip. Group it by bag, and mark the items that cannot go in hand luggage.

Language help in your pocket

You do not need to speak the language to travel well, but a few words show respect and make everything easier.

TRY THIS PROMPT · Pocket phrase sheet

Make a one-page phrase sheet for a visitor to [country] who speaks [your language]. Include 20 useful phrases: greetings, please and thank you, directions, ordering food, paying, help and emergencies. For each phrase, give the local language, a simple pronunciation guide, and the meaning. Add three cultural tips about politeness.

Save it as a note or a screenshot so you can use it offline.

During the trip, your phone's camera becomes a translator. Take a photo of a menu, a sign or a ticket machine and ask, *"Translate this and explain anything unusual."* Many assistants and translation apps can also translate a spoken conversation, so two people can speak through your phone.

If you have a food allergy, ask the AI to write a clear allergy card in the local language. Show it to staff, and still confirm with them, because a translation mistake here is a red-light risk.

Explore while you are there

AI makes a good pocket guide. Take a photo of a building, a statue or a strange fruit at the market and ask, *“What is this? Tell me the story in three sentences.”* Or ask, *“I have two hours free near [place]. I like [interests]. What could I do?”* For live information like distances, opening times and transport, a maps app is usually more reliable, so use both.

! WATCH OUT

AI sometimes suggests restaurants that have closed, prices from years ago, or attractions in the wrong place. Never book or pay through a link just because an AI suggested it. Be extra careful with travel scams: fake booking pages, fake listings and fake reviews can now be made with AI too. Pay through official platforms and check reviews from several sources.

YOUR MISSION

Mission 8: Your trip, planned

- 1 **Choose a trip:** a real one coming up, or a day out you would enjoy in your own region.
- 2 **Plan it** with the trip planner prompt. Describe the travellers honestly, including needs and limits.
- 3 **Verify** at least five key facts on official websites, using the “What should I verify?” prompt.
- 4 **Make your packing list** after checking the weather forecast.
- 5 **Create your phrase sheet** if the language is different, or a “local tips” sheet if it is not.
- 6 **Save everything offline** in one note: plan, checked facts, packing list and phrases.

KEY TAKEAWAYS

- ✓ AI designs trips around people: pace, budget, interests and needs.
- ✓ The plan is a draft. Check prices, hours, transport and entry rules on official sources.
- ✓ Your camera and voice turn AI into a translator and a pocket guide.

THE AI ADVANTAGE

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Get Ahead at Work

BY THE END OF THIS CHAPTER, YOU WILL HAVE

A refreshed CV summary, a ten-minute practice interview, and a faster way to handle long documents.

TIME about 45 minutes

FIELD STORY

Ahmed is an accountant in Cairo who wanted a better job. He had a CV that had not changed in six years and an interview in ten days. He was nervous, and he did not want to practise in front of his family.

So he pasted in the job advert and his CV, with his name and contact details removed, and asked an AI assistant what was missing. It pointed out that the job asked for experience with budgeting software, which Ahmed had, but had never mentioned. Then he used voice mode for a practice interview, every evening for a week. The AI asked hard questions and gave honest feedback. On the real day, the questions felt familiar. He got the job.

First, check the rules at your workplace

Before you use AI for work, find out your employer's rules. Many organisations now have an AI policy. Some provide an approved assistant; others ban certain tools or certain kinds of information.

Never paste confidential company information, client data or colleagues' personal details into a personal AI account. If you are not sure, ask your manager. Following the rules is part of using AI well.

Long documents and emails, faster

Reports, policies, manuals and long email threads take hours to read. AI can help you find what matters in minutes. Use it on documents you are allowed to share.

TRY THIS PROMPT · Understand a long document

Here is a document: **[paste or attach]**. First, summarise it in five bullet points. Then list anything that requires action from me, with deadlines. Then explain any technical words simply. For each important point, quote the sentence it comes from so I can check it.

The last instruction is important. Summaries can miss details or change the meaning. Quotes let you check quickly against the original. For anything you must sign, follow or decide, read the relevant parts yourself.

Meetings: before and after

Before a meeting, ask: *“I have a meeting about [topic] with [roles]. My goal is [goal]. Suggest a short agenda and the three questions I should ask.”*

After a meeting, paste your rough notes: *“Turn these notes into a clear summary with decisions, action points, owners and deadlines.”* Many meeting apps can also record and summarise meetings automatically. If you use these features, tell everyone in the meeting, follow your organisation’s rules, and check the summary, because automatic notes sometimes get names and numbers wrong.

Make your CV match the job

A CV works best when it clearly matches the job you want. AI is excellent at comparing the two.

TRY THIS PROMPT · CV and job match

Here is a job advert: [paste]. Here is my CV, with personal contact details removed: [paste]. Compare them. Which requirements do I clearly meet? Which do I meet but have not mentioned? Which do I not meet? Then rewrite my CV summary (four lines maximum) for this job. Use only facts from my CV. Do not invent experience.

“Do not invent experience” is essential. AI sometimes adds skills that sound good but are not true. An honest CV that is well written beats an impressive CV that falls apart in the interview. Also, hiring managers increasingly recognise generic AI language, so edit the result until it sounds like you.

Practise your interview

Interview practice is one of the best uses of voice mode. You can practise at home, at any hour, as many times as you like.

TRY THIS PROMPT · The practice interviewer

Act as an interviewer for this job: [paste the job advert or describe it]. Interview me by voice. Ask one question at a time, including two difficult questions. Wait for my full answer before continuing. After eight questions, give me honest feedback: my strongest answer, my weakest answer, and how to improve it using the STAR method.

STAR is a simple way to answer “Tell me about a time when...” questions. Describe the **S**ituation, the **T**ask you had, the **A**ction you took, and the **R**esult. AI can help you prepare three or four STAR stories from your own experience that you can adapt to many questions.

Your own business or side project

If you run a small business, sell things online or have a side project, AI can be a part-time assistant:

- writing product descriptions, price lists and simple flyers;
- drafting polite replies to common customer questions;
- planning a month of social media posts;
- explaining a spreadsheet formula: *“How do I add up a column only when the next column says ‘paid’?”*;
- brainstorming names, offers and ideas.

TRY THIS PROMPT · Customer reply templates

I run a [type of business]. Customers often ask: [list three to five common questions]. Write a short, friendly reply template for each. Keep my tone [describe]. Mark the parts I must fill in each time with [brackets].

! WATCH OUT

Two big risks at work: confidential information and invented content. Keep company and client data out of personal AI accounts, and follow your workplace policy. Check every fact, number and claim AI adds to your work, especially on a CV, a report or anything a customer will read. You are responsible for what you send.

YOUR MISSION

Mission 9: Your work advantage

- 1 Check the rules.** Find out your employer's AI policy, or decide your own rules if you work for yourself.
- 2 Refresh your CV summary.** Choose a real job advert you are interested in and use the CV and job match prompt. Edit the summary until it sounds like you, and check every fact.
- 3 Practise an interview** for ten minutes in voice mode with the practice interviewer prompt. Note your feedback.
- 4 Prepare two STAR stories** from your own work experience.
- 5 Speed up one long read.** Use the "Understand a long document" prompt on a long document or email thread you are allowed to share. Check two of the quotes against the original.

KEY TAKEAWAYS

- ✓ Follow your workplace AI rules, and keep confidential information out of personal accounts.
- ✓ AI is excellent at matching your CV to a job and running practice interviews, as long as everything stays true.
- ✓ For long documents, ask for summaries with quotes so you can check them quickly.

PART THREE

Make It Yours

Two chapters that turn separate tricks into a system: combining your tools, and building a simple routine that keeps AI useful for years.

10 Combine Your Tools

11 Your Personal AI Routine

Combine Your Tools

BY THE END OF THIS CHAPTER, YOU WILL HAVE

One real task finished from start to end by combining your camera, your voice and an AI assistant, plus clear rules for AI that can act for you.

TIME about 35 minutes

FIELD STORY

Joseph runs a small café in Manila. Every week, his suppliers gave him handwritten receipts, and every month he wondered why his costs kept rising. He never had time to type them up.

One Sunday he tried a chain. He photographed a month of receipts with his phone. He asked his AI assistant to read them and put them in a table: date, supplier, item, quantity, price. He pasted the table into a spreadsheet and checked a few lines against the paper. Then he asked the AI which costs had risen most. Milk had gone up three times in a month. Finally, he asked for a polite message to his milk supplier asking about a regular-customer price. The whole chain took forty minutes. The new price saved more than that every week.

Think in chains, not single questions

So far, you have used AI for one task at a time. The real advantage comes when you **combine** tools: your camera, your voice, your AI assistant and the apps you already use. Most useful chains follow the same five steps:

COMBINE YOUR TOOLS

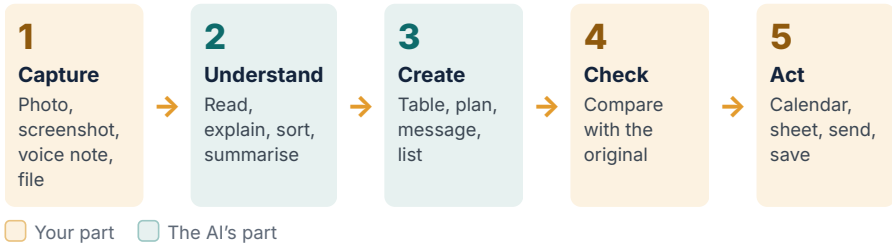


Figure 3. Every useful chain follows the same five steps.

- 1. Capture.** Get the information in: a photo, a screenshot, a voice note, a pasted email, a file.
- 2. Understand.** Ask AI to read, explain, sort or summarise it.
- 3. Create.** Ask AI to turn it into something useful: a table, a plan, a message, a list.
- 4. Check.** You review the result. Use the traffic light from Chapter 3.
- 5. Act.** You move it to where it belongs: your calendar, a spreadsheet, a message, a note.

Notice that steps 4 and 5 are yours. AI does the heavy lifting in the middle. You stay in charge at the end.

Six chains to try

Each chain below uses tools you probably already have.

- 1. Paper to plan.** Take a photo of a school letter, an event poster or an appointment card. Ask: *"List every date, time and action in this. Format each one as a calendar entry with a title, date, time and a one-line note."* Then add them to your calendar.
- 2. Voice to message.** While you walk or cook, record a voice note explaining what you want to say to someone. Ask the AI to turn it into a clear email or message in your style. Read it, fix it, send it.

3. Receipts to spending report. Photograph receipts (cover any card numbers) and ask for a table you can paste into a spreadsheet. Then ask: *“Group this by category and tell me where most of my money went.”*

4. Screenshot to solution. When an app shows a confusing error or a settings screen you do not understand, take a screenshot and ask: *“I am trying to [goal]. What should I tap next? One step at a time.”*

5. Long read to quiz. Paste a long article, or ask about a video you have the transcript of. Ask for a five-point summary and then five quiz questions. You have turned reading into learning.

6. Family recipe to shopping list. Photograph your grandmother’s handwritten recipe. Ask the AI to type it up clearly, adjust it for [number] people, convert any old measurements, and make a shopping list. Now the recipe is saved forever, too.

TRY THIS PROMPT · The chain starter

I want to [goal]. I have [what you have: photos, notes, a document, a voice recording]. Suggest the simplest chain of steps to get from what I have to what I want, using my phone and a free AI assistant. Tell me which steps I should check myself.

AI inside the apps you already use

Many apps now include AI directly: email apps that draft replies, document editors that summarise, phones that clean up photos or transcribe calls. Some AI assistants can also **connect** to your calendar, email, files or other services, so they can work with your real information.

Connections can save a lot of time. They also give the assistant access to more of your private life. If you try them:

- start with **one** connection for one clear purpose;
- read what access you are giving before you agree;

- choose “read only” where possible;
- remove connections you no longer use (check your settings once a month).

AI that takes action for you

The newest AI tools do not just answer. They can **act**: browse websites, fill in forms, compare and book, even buy things. These are often called **AI agents**.

They can be useful, especially for research: comparing prices, collecting options, finding times. But the more freedom an agent has, the bigger the consequences when it makes a mistake. A UK government report on AI agents and consumers, published in March 2026, made this exact point: agents could save people time, but greater independence raises the cost of errors and the risk of manipulation. Surveys show many consumers feel the same way. They are happy to let AI research and recommend, but want to keep control of the final steps, such as paying.

That is the right instinct. Here are five rules for staying in charge:

- 1. Let it research. You decide.** Ask agents to find and compare. Make the choice yourself.
- 2. Approve every payment, booking and message yourself.** Never give an agent permission to spend money or send messages without asking you first.
- 3. Give the smallest access needed.** If it only needs your calendar, do not connect your email.
- 4. Be alert to hidden instructions.** A web page or email can contain hidden text written to trick AI tools into doing something you did not ask for. This is one more reason to confirm every important action yourself.
- 5. Check the result.** Look at the booking, the form or the summary before you rely on it.

! WATCH OUT

Photos often contain more than you think: card numbers, addresses, faces, documents in the background. Before you share a photo with AI, crop it or cover what is not needed, and ask people before sharing pictures of them. When connecting apps, read the permissions screen slowly. If an AI tool asks for your passwords or payment details in a chat, stop.

YOUR MISSION**Mission 10: Complete one chain**

- 1** Choose a **real task** that involves paper, photos, voice or a long document. Use one of the six chains, or the chain starter prompt.
- 2** **Capture** the information with your camera, a screenshot or a voice note.
- 3** **Understand and create** with your AI assistant, using the four questions.
- 4** **Check** the result against the original. Fix anything wrong.
- 5** **Act**: move the result to its home: your calendar, a spreadsheet, a message or a note.
- 6** **Write the chain down** as a short recipe in your Prompt Notebook, so you can repeat it next time in half the time.

KEY TAKEAWAYS

- ✓ The biggest gains come from chains: capture, understand, create, check, act.
- ✓ Camera and voice remove most of the typing. The checking and acting stay with you.
- ✓ With AI that can act, let it research and keep the decisions, payments and messages for yourself.

Your Personal AI Routine

BY THE END OF THIS CHAPTER, YOU WILL HAVE

A simple daily, weekly and monthly AI routine that fits your life, and a 30-day plan to make it a habit.

TIME about 30 minutes

FIELD STORY

Remember Grace from Chapter 1, the retired teacher in Nairobi who asked her phone about the *weather*? Three months later, her AI assistant was part of her week, in small ways. Every morning, while the kettle boiled, she spoke her plan for the day out loud and asked which three things mattered most. On Sundays, she planned meals for herself and her husband. Twice a week, she practised for the book club she now leads, asking the AI to quiz her on the novel.

She also had rules. She never shared her bank details. She checked anything about her medicines with her pharmacist. And she taught her friends the family safe word idea, after one of them received a strange call. “It is not magic,” she told them. “It is a good assistant. You still have to be the boss.”

Routines beat inspiration

Most people try AI a few times when they feel inspired, then forget about it. The people who get a real advantage do something different: they attach AI to things they *already* do every day and every week. Small, regular use builds skill much faster than occasional big projects.

Build your routine

A good routine has three layers. Keep each one small.

Daily (5 minutes). One short habit, attached to something you already do: your morning tea, your commute, the end of the workday. For example: *“Here is my day. What are the three things that matter most?”* Or, in the evening: *“Here is what happened today. Help me plan tomorrow in three lines.”*

Weekly (20 minutes). One planning session: next week’s plan, meals and shopping, the messages you need to send, ten minutes of learning.

Monthly (30 minutes). Update your budget. Review your learning plan. Clean up your Prompt Notebook. Check your privacy settings and connected apps.

Here are three example routines to borrow from:

	A busy parent	A learner or student	A small business owner
Daily	Morning top-three plan by voice	10-minute tutor-mode lesson and quiz	Draft replies to customer messages
Weekly	Sunday meal plan and shopping list	New learning plan for the week	Plan next week’s social posts and orders
Monthly	Budget update; family calendar	Progress check; teach-back of the month	Costs review from receipts; price check

Make your assistant know you

Many assistants let you set **standing instructions** that apply to every conversation, sometimes called custom instructions, personal preferences or a profile. Look for these in Settings. A few lines here save you typing the same things again and again:

TRY THIS PROMPT · Standing instructions

I am a beginner with AI. Please use simple English and short sentences. For bigger tasks, ask me questions before you start. If you are not sure about a fact, say so. When something involves health, money or legal matters, remind me to check with an official source or a professional.

You can add your preferred language, your writing style from Chapter 4, or your country so that examples fit your life. Keep it free of private details like full names, addresses or ID numbers.

Organise your Prompt Notebook

By now, your Prompt Notebook has prompts from every chapter. Give it simple sections: **Writing, Planning, Money, Learning, Travel, Work, Chains, Fix-it phrases**. Put your favourite prompt at the top of each section. Delete the ones you never use. Add your writing style description.

One thing must **never** go in the notebook, or anywhere online: your family safe word.

Keep up without the stress

AI changes every month. New features, new names, new tools. You do not need to follow all of it. Instead:

- Once a month, ask your assistant: *“What features do you have now that could help a beginner like me with [your main uses]? Explain each in one sentence.”* Then try one.
- Follow one or two trustworthy sources, such as a reliable newspaper’s technology section, rather than social media hype.
- Remember that the core skills in this book do not change: ask clearly, check carefully, protect your privacy, stay in charge.

Your 30-day plan

Use this simple plan to turn everything in this book into a habit.

Week	Daily habit (5 minutes)	One bigger task this week
1	Morning top-three plan	Set standing instructions; organise your Prompt Notebook
2	Morning plan + one message drafted with AI	Weekly plan and meal plan (Chapter 5)
3	Morning plan + 10 minutes of tutor-mode learning	Budget review and one saving idea (Chapter 6)
4	Your own mix of the above	One chain (Chapter 10); teach one person something from this book

Healthy use

AI should make your life fuller, not smaller. Ask yourself from time to time:

- **Am I still thinking for myself?** Use AI to help you think, not to stop thinking.
- **Am I still checking red-light things?** Health, money, legal matters and safety always need a real source.
- **Is AI connecting me with people or replacing them?** It is fine to use AI as a sounding board. In Pew's 2026 survey of US adults, about one in ten people said they used chatbots for emotional support. But an AI is not a friend, a doctor or a counsellor. If you are struggling, reach out to people you trust or to a professional.

Teach someone else

The fastest way to master something is to teach it. Show a parent how to make text bigger with AI's help. Help a friend with their first four-question prompt. Share the safe word idea with older relatives. Each time you teach, your own skills get sharper, and the people around you get safer.

YOUR MISSION

Mission 11: Your routine, written down

- 1 **Write your three layers:** a daily habit and what you will attach it to; a weekly session (day, time, what it includes); a monthly check.
- 2 **Set standing instructions** in your assistant, if it has them.
- 3 **Organise your Prompt Notebook** into sections.
- 4 **Set reminders** on your phone for the daily, weekly and monthly parts.
- 5 **Teach one person** one thing you learned from this book this week.

KEY TAKEAWAYS

- ✓ Attach small AI habits to things you already do: daily, weekly, monthly.
- ✓ Standing instructions and a tidy Prompt Notebook make every conversation faster.
- ✓ Keep it healthy: think for yourself, check red-light things, and keep people at the centre.

Your Advantage, From Here

You started this book with a question many people have: *Is AI actually useful for someone like me?*

You now know the answer, because you have done it. You have set up an assistant safely. You can ask it anything using four simple questions. You know when to trust it, when to check it, and what never to share. You have written a message you were avoiding, planned a week, built a budget, started learning something new, planned a trip, sharpened your CV, and linked tools together into chains. You have a routine and a notebook full of prompts that work for you.

The tools will keep changing. Next year, assistants will be faster, see and hear better, and do more on their own. Some of today's buttons will disappear. That is fine. The skills you have practised do not expire:

- **Ask clearly.** Who, what, why, how.
- **Check wisely.** Green, yellow, red.
- **Protect yourself and your family.** Private things stay private. A familiar voice is not proof.
- **Stay in charge.** AI suggests. You decide.

That is the AI advantage. Not the tool, but the person using it well.

Now close the book, open your assistant, and do something useful.

Appendix A: The Prompt Library

These are ready-to-use prompts from across the book, plus a few extras. Copy them into your Prompt Notebook and replace the words in [brackets] with your own details. All of them work by typing or by voice.

Anytime: the fix-it phrases

Make it better. Make it shorter. · Make it simpler. · Make it warmer. · Make it more formal. · Give me three different versions.

Stop the guessing. Before you answer, ask me any questions you need to do this well. · What did you assume about me? Ask me instead.

Check the quality. What is missing from this? · Which parts of your answer might be wrong or out of date? · Where can I verify this?

Change the shape. Turn this into a checklist. · Put this in a table. · Summarise this in three bullet points. · Translate this into [language].

Improve my prompt. Here is what I want help with: [describe it messily]. Rewrite this as a clear request using who, what, why and how, then ask me about anything important that is missing.

Getting started and staying safe

Meet your assistant. Explain what you are and what you can help me with, in simple English. Then tell me three things you are bad at, so I know when to be careful.

Find quick wins. I am a beginner with AI. Ask me five short questions about my daily life, one at a time. Then suggest three specific ways you could save me time this week.

Honest answers. [Your question]. If you are not sure about something, say so instead of guessing. Mark any facts I should double-check and tell me where to verify them.

Settings help. Where do I find the settings for [privacy / memory / chat history / standing instructions] in this app? Give me the steps.

Writing

Draft from notes. Write a [type of message] to [who]. My points: [notes]. Goal: [what you want to happen]. Tone: [tone]. Under [number] words. Do not add any facts I did not give you.

Your voice. Here are two messages I wrote: [examples]. Describe my style in three points, then rewrite this draft in my style: [draft].

Three tones. Give me a gentle, a neutral and a firm version of this message. Keep the facts the same. Tell me which you would send and why.

Saying no. Help me say no to [request] from [relationship]. I want to protect the relationship. Give me a short version and one with a reason.

Proofread only. Correct the spelling and grammar only. Do not change my words or style. Then list each change.

Reply to a long email. Summarise this email in three points and list what they want from me. Then draft a reply that [agrees to / declines / asks about] [items].

Life, home and money

Weekly brain dump. My fixed commitments are [list]. Everything else on my mind: [list]. Turn this into a realistic plan by day, with the three most important tasks first. Mark what can be delegated or dropped. Leave space for rest.

Meal plan. Plan seven simple dinners for [number] people, budget [amount], needs [list], [minutes] minutes to cook. I already have [list or photo]. Then give me one shopping list grouped by shop section.

Household problem. [Photo.] This is my [item]. The problem is [description]. Explain the simplest and safest things to check first, and tell me when to call a professional.

Help me decide. I am choosing between [A] and [B]. Ask me what matters most to me, one question at a time, then compare the options in a table.

Appointment sheet. Help me prepare a one-page sheet for my appointment with [professional] about [topic]: summary, timeline, what I have tried, and five questions to ask. Ask me questions first.

Rough budget. All amounts in [currency]. My income is about [amount]. My spending: [list]. Sort into needs, wants and savings, show a table with totals, and show your calculations.

Explain a bill. [Photo with personal details covered.] Explain this bill line by line in simple words. What is unusual? What should I ask the company?

Fair comparison. Here are the details of [options] from the official websites: [paste]. Compare the total cost over [period]. Only use the information I gave you.

Learning, travel and work

Tutor mode. I want to learn [topic]. Act as a patient tutor. Do not give answers directly. Teach one small idea at a time, then ask me a question. If I am wrong, give me a hint first. My level: [level].

Learning plan. Create a 14-day plan for [skill]. Goal: [goal]. Time: [minutes] a day. Level: [level]. One lesson, one practice and one short review each day. Free resources only.

Conversation partner. Let us practise [language] by voice. I am a [level] learner. Play [role] in an everyday conversation. Correct my three most important mistakes at the end.

Trip planner. Plan a [length] trip to [place] for [travellers and needs]. Budget [amount]. We like [interests]. Pace: [pace]. Morning, afternoon and evening for each day, with rest stops and a rainy-day option.

What to verify. List every fact in this plan I should check before booking or travelling, and the kind of official website to check it on.

Phrase sheet. Make a one-page phrase sheet for a visitor to [country] who speaks [language]: 20 useful phrases with pronunciation, plus three politeness tips.

Long document. Summarise this in five points, list what I must do and by when, explain technical words, and quote the sentence behind each important point.

CV match. Compare this job advert [paste] with my CV [paste, contact details removed]. What do I meet, what have I not mentioned, what am I missing? Rewrite my summary using only true facts.

Practice interview. Act as an interviewer for [job]. Ask one question at a time, including two hard ones. After eight questions, give honest feedback using the STAR method.

Chains and routines

Paper to plan. [Photo of a letter or poster.] List every date, time and action. Format each as a calendar entry with title, date, time and a one-line note.

Chain starter. I want to [goal]. I have [photos / notes / a document / a voice note]. Suggest the simplest chain of steps using my phone and a free AI assistant, and tell me which steps I should check myself.

Daily top three. Here is my day: [plan]. If I can only do three things, which three matter most, and why?

Monthly update. What features do you have now that could help a beginner like me with [my main uses]? Explain each in one sentence.

THE AI ADVANTAGE
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Appendix B: The One-Page Cheat Sheet

ASK: THE FOUR QUESTIONS

WHO should the AI be, and who is it for?

WHAT do you want? Start with a verb.

WHY — the situation and the goal.

HOW — length, tone, format, language.

CHECK: THE TRAFFIC LIGHT

● **Green** — ideas, drafts, practice. Use freely.

● **Yellow** — facts, plans, summaries. Check key facts with one reliable source.

● **Red** — health, money, legal, safety. Prepare with AI; confirm with an expert or official source.

NEVER SHARE WITH AI

- Passwords, PINs, one-time codes
- Card and bank account numbers
- Passport and ID numbers
- Named medical records
- Other people's private details
- Confidential work information

POWER PHRASES

- "Ask me any questions you need first."
- "Do not add facts I did not give you."
- "Only use the information I gave you."
- "Say so if you are not sure."
- "Quote the sentence behind each point."

FIX-IT PHRASES

Shorter · simpler · warmer · more formal · three versions · what is missing? · turn it into a checklist · put it in a table · translate into...

SCAM DEFENCE

1 Pause. Urgency is the trick. **2 Hang up and call back** on a saved number. **3 Ask for the family safe word.** **4 Never pay under pressure** — especially gift cards, crypto or wire transfers.

CHAINS

Capture → **Understand** → **Create** → **Check** → **Act**. AI does the middle. You do the checking and the acting.

AI THAT ACTS FOR YOU

Let it research; **you decide**. Approve every payment, booking and message yourself. Give the smallest access needed. Check the result.

YOUR ROUTINE

Daily, 5 min: top-three plan, one message, or a quick lesson. **Weekly, 20 min:** plan, meals, messages, learning. **Monthly, 30 min:** budget, learning review, Prompt Notebook, privacy and connections check.

Appendix C: Glossary

Agent (AI agent). An AI tool that can take actions for you, such as browsing websites, filling in forms or making bookings, not just answer questions.

AI (artificial intelligence). Computer systems that do tasks we usually connect with human intelligence, such as understanding language, recognising images or making predictions.

AI assistant (chatbot). An app or website where you talk to an AI by typing, speaking or sharing pictures. Examples include ChatGPT, Gemini, Claude, Copilot and Meta AI.

Chain. In this book: a series of steps that combines tools (camera, voice, AI, other apps) to finish a task from start to end.

Connection (connector, integration). A link that lets an AI assistant use another service, such as your calendar or email. Useful, but it gives the AI access to more of your information.

Context. The background information you give the AI about your situation. More useful context usually means better answers.

Deepfake. A fake video, image or audio recording made with AI to look or sound like a real person.

Free plan. The no-cost version of an AI assistant. It usually has daily limits or fewer features than paid plans.

Generative AI. AI that creates new content, such as text, images, audio or video, instead of only sorting or analysing existing information.

Hallucination. When an AI gives information that sounds correct but is false or invented.

Large language model (LLM). The type of AI system behind most chat assistants. It learns patterns from huge amounts of text and predicts likely words to form a reply.

Memory. A feature that lets some assistants remember facts about you between conversations. You can usually view, edit or turn it off.

Model. The trained AI system itself. Companies release new models often, with names and version numbers.

Multimodal. Able to work with more than one kind of input or output, such as text, images, voice and files.

Prompt. The message, question or instruction you give to an AI.

Prompt Notebook. In this book: your personal note of prompts that work well for you.

Safe word. A secret word or phrase your family agrees on, used to confirm identity in an unexpected “emergency” call or message.

Standing instructions. Settings, sometimes called custom instructions or personal preferences, that tell an assistant how to respond to you in every conversation.

Temporary chat. A mode in some assistants for conversations that are not saved to your history or memory.

Training. The process of teaching an AI model from large amounts of data. Some services may use your conversations for training unless you turn this off.

Tutor mode. In this book: using AI to ask you questions and give hints, so that you learn, rather than simply giving you answers.

Voice cloning. Using AI to copy a person’s voice from a recording. Used for helpful purposes, and also by scammers.

Voice mode. Talking to an AI assistant out loud and hearing it reply, like a phone call.

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- A simple traffic-light rule for when to trust and when to check
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- Eleven missions: messages, plans, budgets, learning, travel and work
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