

Beginner's Guide to AI

WHAT IS AI — AND WHY DOES EVERYONE KEEP TALKING ABOUT IT?

Artificial Intelligence — AI for short — is software that can understand your questions, have a conversation, write text, answer questions, and help you get things done. Think of it like a very knowledgeable assistant that's available 24 hours a day, never gets impatient, and can explain things as many times as you need.

You don't need to understand how it works under the hood any more than you need to understand how your car engine works to drive. You just need to know how to use it — and that's exactly what this guide is for.

THE MAIN AI TOOLS YOU'LL HEAR ABOUT

AI Tool	What It Does
ChatGPT	Made by OpenAI. One of the most popular AI tools. Great for answering questions, writing help, and general conversation. Free version available at chatgpt.com
Claude	Made by Anthropic. Known for being thoughtful, safe, and easy to have a conversation with. Many seniors find it especially friendly and patient. Free version at claude.ai
Google Gemini	Made by Google. Built right into Google Search and Gmail. Good for quick questions and summarizing information. Free at gemini.google.com
Microsoft Copilot	Built into Windows 11 and Microsoft Office. If you use Word or Excel, Copilot can help you write documents and work with spreadsheets. Free with Windows
Grok	Made by xAI, founded by Elon Musk. Built into the X (formerly Twitter) platform. Known for being direct and willing to tackle tough questions. Free version available at grok.com
Siri / Alexa	Voice-based AI assistants on your phone (Siri) or Amazon Echo (Alexa). Good for simple questions, reminders, and smart home control

GETTING STARTED — YOUR FIRST STEPS

- Pick one AI tool to start with — Claude or ChatGPT are great first choices
 - *Don't try them all at once — pick one and get comfortable with it first*
- Go to the website and create a free account using your email address
 - *claude.ai or chatgpt.com — both are free to start*
- Type your first question in plain, everyday language — just like texting a friend
 - *No special commands needed — just talk to it naturally*
- Ask it to explain something you've always been curious about
 - *Try: 'Explain Medicare Part D in simple terms' or 'What is a reverse mortgage?'*
- If the answer is too long or confusing, just say 'explain it more simply'
 - *You can always ask it to slow down, repeat itself, or use simpler words*
- Bookmark the website so you can find it easily next time
 - *Or save it to your phone's home screen for one-tap access*

GREAT THINGS TO ASK AI — TRY THESE!

Just copy these examples and type them in — or make them your own:

Get a simple explanation:

"Explain the difference between Medicare Advantage and Original Medicare in plain English"

Get help writing:

"Help me write a letter to my doctor asking about my cholesterol results"

Plan something:

"Help me plan a 7-day road trip from Florida to Tennessee for two seniors"

Understand your bills:

"Explain what this charge on my Medicare Explanation of Benefits means"

Learn something new:

"Teach me how to use Zoom to video call my grandchildren — step by step"

Get a recipe:

"Give me a heart-healthy dinner recipe that takes less than 30 minutes"

Save money:

"What senior discounts should I be asking for that most people don't know about?"

COMMON QUESTIONS SENIORS ASK ABOUT AI

Q: Is it safe to use?

A: Yes — for general questions and everyday tasks, AI is very safe to use. Just follow one rule: never type in sensitive personal information like your Social Security number, bank account numbers, passwords, or Medicare number.

Q: Will it replace my doctor or financial advisor?

A: No. AI is great for general information and helping you understand things, but it is not a substitute for professional medical, legal, or financial advice. Always confirm important decisions with your actual doctor or advisor.

Q: What if it gives me wrong information?

A: AI can make mistakes — this is called a 'hallucination.' For anything important, always double-check the information with a trusted source like Medicare.gov or your doctor's office.

Q: Do I have to pay for it?

A: All the major AI tools have free versions that are more than enough for everyday use. You don't need to pay for anything to get started.

Q: Will it remember our conversation?

A: Most AI tools do not remember previous conversations by default. Each time you start a new chat, it starts fresh. Some paid versions offer memory features, but the free versions generally don't.

Q: Can I use it on my phone or tablet?

A: Absolutely. All the major AI tools work on phones and tablets through their websites or free apps. ChatGPT and Claude both have free apps in the Apple App Store and Google Play Store.

Q: Is AI going to take over and make its own decisions?

A: No — despite what movies might suggest, today's AI tools are assistants, not decision-makers. They only do what you ask them to do and have no ability to act on their own or access your accounts or devices.

Q: What if I type something wrong or ask a silly question?

A: Don't worry about it at all — AI never judges you, never gets frustrated, and never makes you feel embarrassed. There are no silly questions. If it misunderstands you, just rephrase and try again.

Q: Can it help me with my grandchildren's homework?

A: Yes! AI is wonderful for explaining school topics in simple terms, helping with writing assignments, solving math problems step by step, and even making learning fun. Your grandkids will be impressed.

Q: How is AI different from just doing a Google search?

A: Google Search gives you a list of websites to click through and read yourself. AI reads all of that for you and gives you a direct, conversational answer — and you can ask follow-up questions just like talking to a person.

Q: Could someone use AI to scam me?

A: Unfortunately yes — scammers do use AI to create more convincing fake emails, phone calls, and messages. Be suspicious of anything unexpected asking for money or personal information, even if it sounds very real and professional.

■ AI Safety Tips for Seniors

- NEVER share your Social Security number, Medicare number, passwords, or bank info with any AI tool
- If an AI ever asks for payment information to continue — stop and close the browser
- Stick to official websites: claude.ai, chatgpt.com, gemini.google.com
- When in doubt about health or financial information, always verify with a real professional
- AI is a tool to help you — YOU are always in charge of the final decision



This guide is for general information only. AI tools change frequently — features and availability may vary.

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