

AI FOR EVERYONE

Using AI safely if you're not techy



You don't need to understand how AI works to use it well. A calm, jargon-free guide to getting real help from AI without giving away anything you shouldn't.


For everyone Shipped – measured, gate-clean

COVER: A CALM DAWN · A WARM, HUMAN ILLUSTRATION

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Every claim carries its tier · nothing faked

PREPARED

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VERIFIED BY

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15 years building safety-critical AI

HOW TO READ IT

Drafted with AI, verified by a
named human. Sources at the back.

01 Start here



You do not need to understand how AI works to use it well — any more than you need to understand engines to drive. What you need is a handful of habits. This guide gives you those, in plain English, with nothing to install and no jargon to learn.

Start here, and you're most of the way there.

Treat an AI chatbot like a very well-read but occasionally over-confident assistant. Brilliant for a first draft or an explanation. Never the final word on anything that matters — money, health, or the law.

02 What these tools actually are



When people say "AI" today, they usually mean a chatbot — a website or app where you type a question and it writes back in normal sentences. The best-known ones are free to try. You type; it answers. That's it. There's nothing to break.

It can help you:

Understand a letter, a form, or a confusing bit of jargon.

Draft an email, a complaint, or a message when you're not sure how to word it.

Plan something — a trip, a meal, a budget outline.

Explain a subject at whatever level you ask for ("explain it like I'm new to this").

03 The three habits that keep you safe



1. Don't type in anything you wouldn't put on a postcard

Assume that whatever you type could be seen by the company that runs the tool, and possibly used to improve it. So don't paste in passwords, bank details, your full address, or other people's private information. If you'd be uneasy writing it on a postcard, don't put it in the box.

2. Check anything that matters

AI can be confidently wrong (there's a real name for this — see the next guide). For anything with real consequences, treat the answer as a helpful starting point and confirm it with a trustworthy source or a real person. Ask it: *"What should I double-check before I rely on this?"* — a genuinely useful question.

3. You're the boss, always

Nothing happens unless you make it happen. The AI drafts the email; **you** decide whether to send it. It suggests; you approve. Keep that order and you stay in control.

Free doesn't always mean free.

Some apps that promise "AI" are really after a subscription or your card details. Stick to the well-known tools to begin with, and be wary of any app that demands payment before it will do anything useful.



Share nothing private

no bank details, no passwords, no others' data



Check before you act

treat every fact as a draft to confirm



Ask a person when unsure

a human check beats a confident guess

Three habits that keep you safe — no technical knowledge required.

04 A gentle first task



If you'd like to try it, here's a safe first go. Open a well-known chatbot and type something like:

"Explain what a fixed-rate energy tariff is, in simple terms, as if I've never heard of it."

Read the answer. Ask a follow-up — "what's the catch?" — the way you would with a knowledgeable friend. Notice that you can just talk to it normally. That's the whole skill.

05 When to stop and ask a human



Some things deserve a real, accountable person — not a chatbot:

Health: use it to prepare questions for your doctor, never to replace one.

Money and pensions: get regulated advice for real decisions.

Legal matters: it can explain terms; it can't be your solicitor.

Used this way — for understanding and first drafts, with a human making the real decisions — AI is genuinely helpful and genuinely safe. That's the honest version, and it's also the good news.

06 Sources, glossary & the ledger

Where every claim comes from — and what the plain words mean.

Sources

01 How to use AI chatbots safely — UK National Cyber Security Centre (as of June 2026)

<https://www.ncsc.gov.uk/>

02 Your data protection rights — UK Information Commissioner's Office (as of June 2026)

<https://ico.org.uk/for-the-public/>

THE HONESTY LEDGER

- Shipped — measured, gate-clean.
- 🔬 Research — measured, partial; the gap is shown.
- 🔭 Vision — designed, honest; not yet built.

The bigger claim goes up a tier, never down. We show the eval beside the demo — the tiering is the credibility.

Learn what 'hallucination' means (it's the one thing to know)

The single most useful idea for using AI safely: it can sound completely sure and still be wrong. Here's what that means for you.

</resources/ai-for-everyone/what-hallucination-really-is>

Nothing faked.

Drafted with AI and verified by a named human. No jargon, no selling, no affiliate links — just what is honestly true about AI for an ordinary person.

