

# AI BASICS: CIVIC & ETHICAL USE

## Before You Open AI

AI is a tool.

It can help you:

- Learn & Organize information
- Think through ideas

But it is not perfect.

AI does not automatically know the truth.

- It can make mistakes.
- It only works with what you type.

You are responsible for how you use it.

### Remember

AI predicts responses.  
It does not think.  
It does not judge.  
It does not know your life.  
AI supports.

### Use This Prompt to Practice Responsible AI

“Explain this topic in simple terms: List 3 reliable sources I can review to verify this information.”

This builds the habit of checking facts.

### Ask Clear, Specific Questions

AI works best when you are clear.

Instead of typing: → “Tell me about money.”

Try: → “Explain in simple terms how credit utilization affects a credit score.”

Clear questions lead to clearer answers.

### Protect Your Personal Information

Never type:

- Social Security numbers
- Bank account numbers
- Passwords
- Login details
- Full addresses
- Private legal or medical information

AI tools are not secure storage systems.

Use general examples instead.

Example:

- “My rent is \$1,100”

NOT

- “My rent account number is...”

### Use AI to Support — Not Replace — Judgment

Good uses of AI:

- Organizing numbers
- Brainstorming ideas
- Learning new concepts

Not good uses:

- Making urgent legal decisions
- Creating harmful content
- Spreading unverified information

### Before You Act on AI Advice

Ask yourself:

- Does this make sense?
- Is this realistic?
- Should I double-check this?
- Would I feel comfortable explaining this decision to someone I trust?

If the answer is no — pause.



### Verify Important Information

If AI gives advice about:

- Legal issues
- Medical issues
- Major financial decisions

Pause.

Use AI to understand concepts — but verify important decisions with a trusted professional.