

Everyday AI Cheat Sheet

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A one-page plain-English reference for using ChatGPT and similar AI tools without overthinking it.

The short version

Use AI for drafts, summaries, explanations, checklists, brainstorming, and making messy thoughts clearer.

Do not use AI as the final authority for money, health, law, taxes, emergencies, private workplace matters, or anything where a wrong answer could seriously hurt someone.

Good uses

AI is usually helpful for:

- Explaining a confusing topic in plain English.
- Summarizing a public article or non-private document.
- Drafting a polite email, text, announcement, or complaint.
- Turning messy notes into a checklist.
- Brainstorming meal ideas, gift ideas, questions, or options.
- Comparing pros and cons.
- Making writing shorter, clearer, warmer, or less harsh.
- Creating simple plans for low-risk tasks.
- Helping you learn basic vocabulary on a topic.

Be careful with

Slow down when the topic involves:

- money
- health
- legal rights
- taxes
- employment
- insurance
- contracts
- family conflict
- children's private information
- confidential work information
- scams or suspicious messages
- anything urgent or emotional

AI can help you prepare questions. It should not be the final decision-maker.

Do not paste this into AI

Avoid entering:

- passwords
- Social Security numbers
- bank or credit card numbers
- medical records
- tax documents
- legal documents with personal details
- workplace-confidential information
- client, customer, or patient information
- private family details
- someone else's private messages
- anything you would not want stored in a company system

When in doubt, remove names, numbers, addresses, account details, and private facts.

A simple prompt formula

Use this:

"Help me [task]. The situation is [short context]. I want the result to be [tone or format]. Keep it [length or limits]."

Example:

"Help me write a short, polite email asking a company to explain a bill. I want to sound calm, not angry. Keep it under 150 words."

Better follow-up commands

After AI answers, try:

- "Make that shorter."
- "Use plainer English."
- "Turn this into a checklist."
- "What might be wrong or incomplete?"
- "Give me the pros and cons."
- "Ask me three questions before you answer."
- "Make the tone warmer."
- "Remove hype and jargon."
- "Give me a version I could send as a text message."

The trust test

Before relying on an AI answer, ask:

- Would a wrong answer cause real harm?
- Is this current information?
- Does this involve money, health, law, work, or safety?
- Did I give it enough context?
- Does it sound too confident?
- Can I verify this from an official or trusted source?

If the answer matters, verify it.

The best beginner habit

Use AI like a helpful first-draft assistant.

Not like a judge.

Not like a doctor.

Not like a lawyer.

Not like your bank.

Not like a scam detector.

Not like a person who knows your whole life.

Let it help you think. Keep the final judgment with you.

Educational-only note

This cheat sheet is general educational information. It is not legal, financial, medical, cybersecurity, fraud-prevention, employment, or compliance advice.