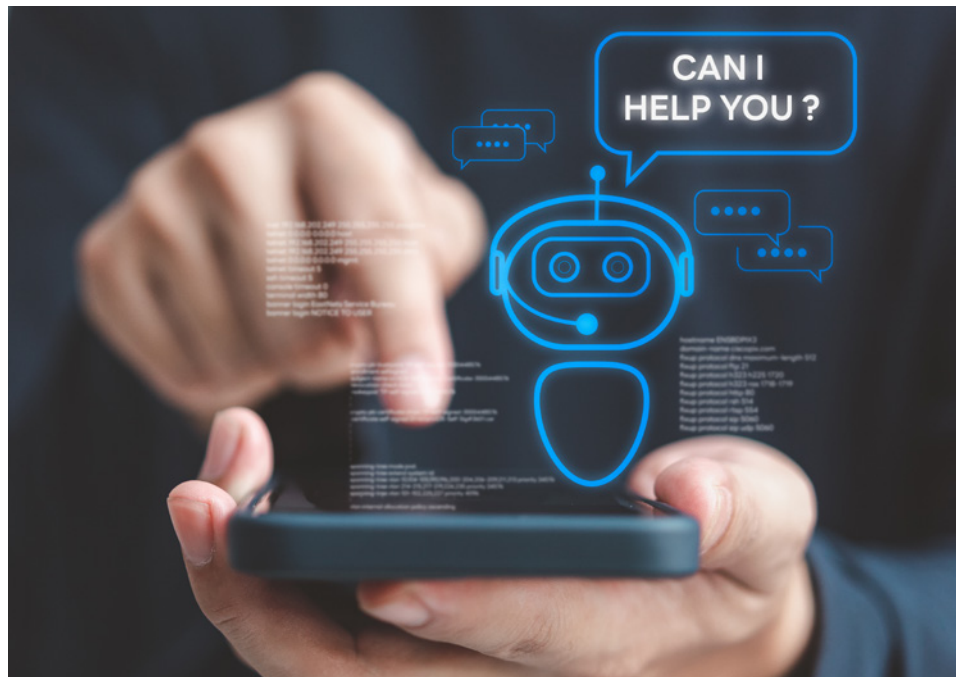


Practical AI for Everyday Life:

Simple Ways to Save Time and Stay Safe Online

Contributed by the Technology Advisory Committee

Artificial intelligence, often called AI, is becoming part of everyday life for many people, including those who may not think of themselves as tech users. If you use a smartphone, ask questions of a voice assistant, or read summaries online, you may already be using AI. When used thoughtfully, AI can make daily tasks easier, save time, and reduce frustration. This article offers practical ways to use AI for everyday tasks, along with simple safety habits.



Real Ways AI Helps Everyday People

- **Understanding medical information**
Health information can be overwhelming. Research from the University of Michigan shows that many adults, including older adults, use AI-powered tools to help explain medical instructions, clarify unfamiliar terms, and prepare questions before doctor visits. This can help people feel more confident and informed about their care.¹
- **Getting help with paperwork**
Forms, insurance letters, and benefit applications can feel exhausting. A CBS News report described how a California woman used an AI tool to help prepare an appeal after her health insurance denied coverage for a medical claim. AI helped her organize her information, draft a clear explanation, and submit a structured appeal. The insurer later reversed the denial. This example shows how AI can assist with complex paperwork and save time.²

- **Navigating veteran and public benefits**
An Elmhurst University project explains how AI tools can help veterans and families better understand education benefits, housing programs, and health-care resources. AI can gather information from different places and present it in simpler language.³
- **Learning and troubleshooting technology**
Many adults use AI to get step-by-step help with everyday technology, such as setting up a new phone, transferring photos, or fixing basic settings. Organizations like AARP note that this kind of guidance helps people stay independent and reduces frustration.⁴
- **Supporting small businesses and household tasks**
The U.S. Chamber of Commerce reports that small businesses use AI to write reminders, create simple advertisements, and organize paperwork. Even at home,

AI can help draft emails, create shopping lists, or summarize long documents.⁵

What AI Can and Cannot Do

AI can explain, summarize, and organize information. It can help you write and think through ideas. However, it is not perfect. It may make mistakes or miss details. Anything important should always be reviewed before you rely on it. For medical, legal, or financial decisions, use AI as a resource, but confirm guidance with a qualified professional.

Why Cybersecurity Still Matters

AI can be used by criminals to enhance the realism and efficiency of scam messages. The FBI has warned that criminals may use AI-generated messages or fake voices. Be cautious with unexpected calls, texts, or emails, especially those asking for money or personal information. When in doubt, pause and verify through a trusted source.⁶ Verify unexpected requests by independently confirming them through a trusted phone number or the organization's official website.



Four Simple Tips for Safe AI Use

1. Choose well-known and trusted tools with clear privacy policies.
2. Avoid entering sensitive personal, financial, or medical information.
3. Double-check important information before acting on it.
4. Be cautious of urgent messages that pressure you to act quickly.

Final Thoughts

AI does not have to be complicated or intimidating. When used carefully, it can help explain confusing information, reduce everyday stress, and save time. With simple awareness and good habits, AI can support independence and peace of mind, while you remain fully in control.

This article was written by the Technology Advisory Committee and edited with the assistance of an AI writing tool.

Endnotes

¹ University of Michigan Institute for Healthcare Policy and Innovation News. “Commentary: Older Americans are using AI, study shows how and what they think of it.” August 14, 2025.

<https://ihpi.umich.edu/news-events/news/commentary-older-americans-are-using-ai-study-shows-how-and-what-they-think-it>

² CBS News. “Bay Area woman used AI to successfully appeal health insurance claim denial.” September 3, 2025. <https://www.cbsnews.com/sanfrancisco/news/bay-area-woman-appeals-health-insurance-claim-denial-with-ai/>

³ Elmhurst University. “How AI is Revolutionizing Veteran Support.” March 18, 2025. <https://www.elmhurst.edu/blog/how-ai-is-revolutionizing-veteran-support/>

⁴ AARP. “What Is ChatGPT and How Can You Use It?” February 23, 2023. <https://www.aarp.org/personal-technology/chatgpt-questions-answered/>

⁵ U.S. Chamber of Commerce. “Empowering Small Business: The Impact of Technology on U.S. Small Business.” September 14, 2023. <https://www.uschamber.com/small-business/smallbusinesstech>

⁶ Federal Bureau of Investigation, Internet Crime Complaint Center (IC3). “Senior U.S. Officials Impersonated in Malicious Messaging and Deepfake Campaigns.” May 15, 2025. <https://www.ic3.gov/PSA/2025/PSA250515>