

Quick Start Guide – Chapter 7

Staying Safe When Using AI

AI Is a Wonderful Tool—But Use It Wisely



AI is a powerful tool. By following a few simple safety rules, you can use it with confidence every day.

Artificial Intelligence is one of the most useful technologies available today. It can help you write emails, answer questions, plan holidays, organise your day, and even help you create new sources of income.

However, just like using the internet, online banking, or social media, it's important to use AI safely and sensibly.

The good news is that staying safe is easy once you know a few

simple guidelines.

Think of AI as a helpful assistant. It can provide information, suggestions, and ideas—but **you are always the decision-maker.**

Rule 1: Never Share Personal Information



One of the most important safety rules is to avoid typing sensitive

personal information into an AI chat.

Do **not** enter information such as:

- Your banking details
- Credit card numbers
- PINs or passwords
- Identity or passport numbers
- Medical records
- Tax information
- Private legal documents
- Confidential business information

If you need advice about a document, remove any personal details first.

For example, instead of pasting your full bank statement, ask a general question like:

"Can you explain what a bank statement usually shows?"

Protect your personal information just as you would on any other website.

Rule 2: Double-Check Important Information

AI is impressive, but it isn't perfect.

Occasionally, it may provide information that is outdated, incomplete, or simply incorrect.

Before making important decisions about topics such as:

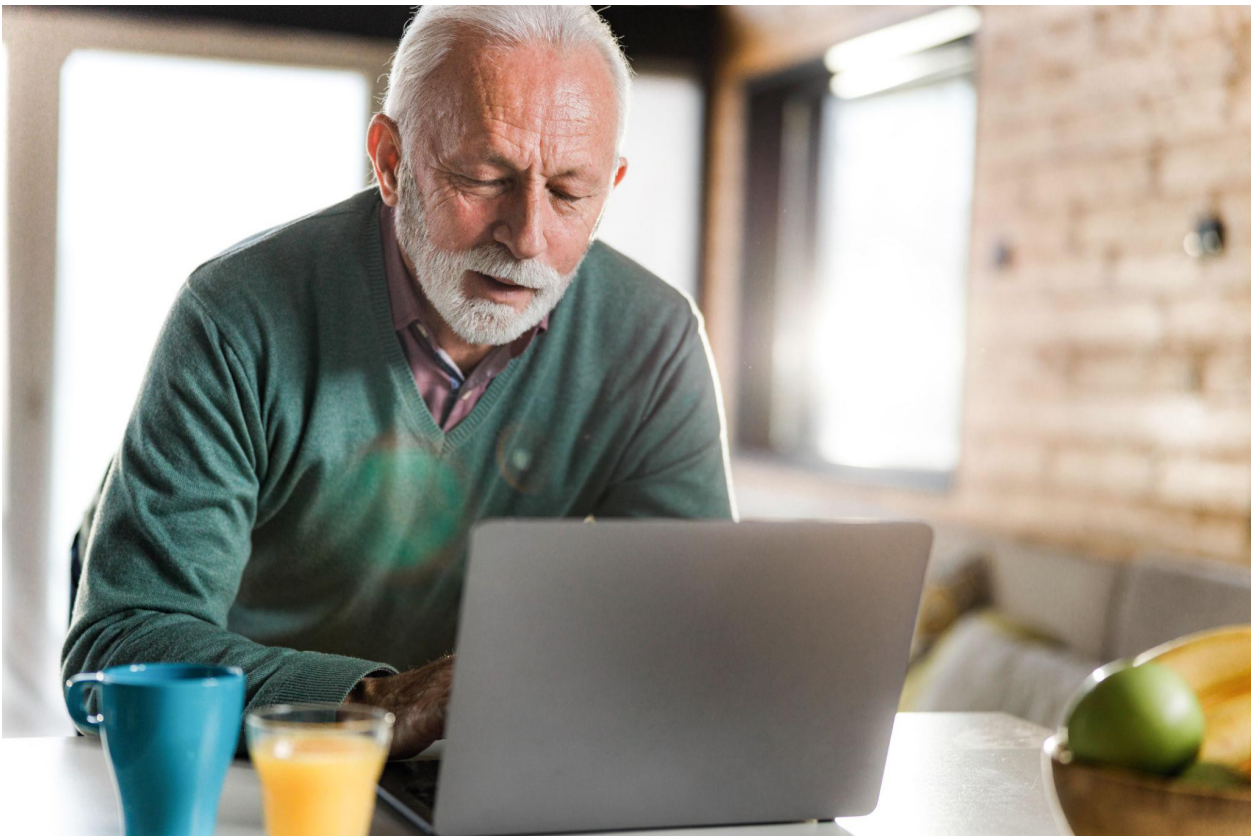
- Money
- Investments

- Medical treatment
- Legal matters
- Taxes

always verify the information using trusted sources or by consulting a qualified professional.

Use AI as a starting point—not the final authority.

Rule 3: Be Careful with Scams



Take a moment to check emails and links before clicking. A little caution can prevent a scam.

Unfortunately, scammers are also using AI.

You may receive emails or messages that look genuine but are actually designed to steal your information.

Watch out for messages that:

- Create a sense of panic
- Ask you to act immediately
- Request passwords or banking details
- Offer prizes you never entered
- Promise unrealistic investment returns

If something seems suspicious, pause before responding.

When in doubt, contact the company directly using its official phone number or website.

Rule 4: Think Before You Click

AI can help you write emails, but it cannot guarantee that every website or link you receive from other people is safe.

Before clicking any unfamiliar link:

- Check who sent it.
- Read the web address carefully.
- If it looks unusual, don't click.
- Visit the company's official website instead.

A few extra seconds of caution can prevent a lot of trouble.

Rule 5: Remember That AI Doesn't Know Everything

Sometimes AI will answer confidently, even when it doesn't have the correct information.

If an answer seems surprising, ask:

"Are you certain?"

or

"Can you explain where this information comes from?"

You can also compare answers with reliable websites or official sources.

Healthy curiosity is a good habit.

Rule 6: Protect Your Online Accounts



AI is an excellent assistant, but always verify important medical, legal, or financial information.

Whenever possible:

- Use strong passwords.
- Don't reuse the same password everywhere.
- Enable two-factor authentication (2FA) if it's available.
- Keep your devices updated with the latest security updates.

These simple habits greatly improve your online safety.

Rule 7: Be Respectful and Responsible

AI should be used to help people—not to deceive them.

Avoid using AI to:

- Spread false information.
- Copy someone else's work without permission.
- Create harmful or misleading content.
- Pretend something is true when it isn't.

Using AI responsibly helps build trust and benefits everyone.

Rule 8: Keep Learning

AI technology changes quickly.

New tools and features appear regularly.

Don't feel pressured to learn everything at once.

Learn one new skill at a time, practise it, and enjoy the process.

Confidence grows with experience.

A Simple Safety Checklist

Before using AI, ask yourself:

- ✓ Am I sharing any personal information?
- ✓ Does this answer need to be verified?
- ✓ Does this email or message seem suspicious?
- ✓ Am I using AI responsibly?
- ✓ Am I making the final decision myself?

If you can answer these questions confidently, you're using AI wisely.

Common Myths About AI

Myth: AI always knows the correct answer.

Truth: AI is very knowledgeable, but it can make mistakes.

Myth: AI replaces human thinking.

Truth: AI assists your thinking—it doesn't replace your judgement.

Myth: AI is only for experts.

Truth: Modern AI tools are designed for everyone, including complete beginners.

Myth: AI is dangerous if you use it correctly.

Truth: Like email or online banking, AI is generally safe when you follow sensible security practices.

Real-Life Example

Imagine you receive an email that says:

"Your bank account will be closed today unless you click this link immediately."

Instead of clicking, you could ask AI:

"This email claims my bank account will be closed today. What warning signs suggest it might be a scam?"

AI can help you identify common red flags, but you should still contact your bank directly using its official website or phone number rather than replying to the email or clicking its links.

Key Takeaways

- AI is a helpful assistant, not a replacement for your judgement.
- Never share sensitive personal or financial information.
- Verify important advice before acting on it.
- Stay alert for scams and suspicious messages.
- Protect your accounts with strong passwords and security features.
- Keep learning at your own pace.

Matt's Tip

The smartest AI users are not the ones who know the most—they're the ones who ask good questions and take a moment

to verify important information before acting. A little caution goes a long way.

Quick Challenge

This week, ask AI to help you identify the warning signs in a suspicious email or text message that you've received (remove any personal information first).

Then ask:

"What are five signs that this could be a scam?"

You'll not only practise using AI, but you'll also become more confident about staying safe online.

Looking Ahead

In **Chapter 8**, we'll bring everything together by exploring **How to Make AI Part of Your Everyday Life**, showing you simple daily habits that can save time, reduce stress, and help you get the most value from AI without feeling overwhelmed.



