

AI and You

Student Handout Packet

Keep these pages. Put them by your phone and computer.

Eight take-home guides:

1. AI Basics — What It Is / What It Isn't
2. Safe Health & Daily-Life AI Checklist
3. Never Put This Into AI
4. AI Scam Defense Card
5. Family Verification Phrase Worksheet
6. Doctor Visit AI Prompt Sheet
7. Safe Prompting & Suspicious-Message Review
8. My Personal AI Safety Plan + Trusted Resources

Useful AI, minimal exposure, human verification.

Handout 1 — AI Basics

What it is, what it isn't

AI (artificial intelligence) is a computer tool that has read enormous amounts of writing and learned to predict likely answers. It is very good at sounding sure of itself. Sounding sure is NOT the same as being right.

AI sounds confident. Confidence is not truth.

AI CAN help you with:

- ✓ Writing letters, emails, and lists
- ✓ Explaining confusing words, bills, or terms in plain English
- ✓ Preparing questions for your doctor
- ✓ Ideas: recipes, gentle exercises, travel planning

AI CANNOT be trusted to:

- ✗ Always tell the truth — it can invent facts
- ✗ Replace your doctor, lawyer, or financial advisor
- ✗ Keep your private information safe
- ✗ Know what is true today — it can be out of date

Three rules to remember:

1. VERIFY — double-check anything important with a person or trusted source.
2. PROTECT — never type in private numbers or passwords.
3. STAY IN CHARGE — AI advises; you decide.

Handout 2 — Safe Health & Daily-Life AI

Use AI as a helper, not an authority

AI can be a wonderful helper for everyday tasks and for understanding health information — as long as you keep your private details out of it and let the professionals decide.

AI is GREAT for	AI is NOT for
Explaining medical terms Preparing doctor questions Drafting letters & emails Meal plans & shopping lists Understanding a bill (details removed)	Diagnosing you Changing your medications Anything with your Medicare # Replacing your doctor Emergencies — call 911

AI can explain and organize. Your doctor decides.

Health checklist — say YES only if all are true:

- ✓ I removed my name, Medicare number, and other private details
- ✓ I am asking AI to EXPLAIN or PREPARE — not to decide
- ✓ I will confirm anything important with my doctor or pharmacist
- ✓ For an emergency, I will call 911 or my doctor — not AI

Handout 3 — Never Put This Into AI

Do not feed AI your life

Public AI tools may store, review, or learn from what you type. Treat the box like a postcard anyone might read. Keep these OUT:

Never enter	Why
Social Security number	Identity theft
Medicare number	Medical fraud
Bank / routing numbers	Money stolen
Credit card numbers	Payment fraud
Passwords & security answers	Account takeover
One-time login codes	Instant account takeover
Driver's license / passport	Identity fraud
Photos of IDs, bills, prescriptions	High-risk personal data

When in doubt, leave it out.

Handout 4 — AI Scam Defense Card

Cut this out and keep it by the phone

STOP • VERIFY • THEN ACT

The red-flag trio — if you see ANY of these, stop:

- URGENCY — “act now,” “immediately,” “your account will be closed”
- SECRECY — “don’t tell anyone,” “keep this between us”
- UNUSUAL PAYMENT — gift cards, wire transfer, crypto, or codes

The seven rules:

- ✗ Never give a verification code to anyone
- ✗ Never act under pressure
- ✗ Never trust caller ID or an email address as proof
- ✗ Never click links in urgent messages
- ✓ Hang up and call back on a number you already trust
- ✓ Use your family verification phrase
- ✓ Report it fast — bank, FTC, FBI, or police

Remember: A real voice can now be faked from a few seconds of audio. Hearing your grandchild’s voice is NOT proof. Ask for the family phrase.

Handout 5 — Family Verification Phrase

Your secret weapon against 'emergency' scams

Scammers use AI to copy a loved one's voice and call pretending to be in trouble. A family phrase stops them cold. Choose a phrase only your family knows — something odd and memorable, like "blue teapot" or "purple elephant."

If they can't say the phrase, it isn't them.

Fill this in (keep it private — do not store it in AI):

Our family verification phrase:

My three trusted call-back numbers:

Bank:

Doctor:

Family member:

My money rule:

"No money moves without a second person."

My scam-response script (say it out loud):

"I don't make financial decisions from phone calls, texts, or emails. I will hang up and call the official number."

Handout 6 — Doctor Visit AI Prompt Sheet

Walk in prepared, leave understanding more

AI can help you get ready for an appointment and make sense of it afterward — without sharing private health identifiers. Try these word-for-word. (Leave out your name and Medicare number.)

Before your visit:

- “What questions should I ask my doctor about high blood pressure?”
- “Explain what cholesterol, A1C, and blood pressure mean in plain English.”
- “I take [general type of medicine]. What general questions should I ask about side effects?”

After your visit:

- “Explain this general term from my discharge notes in simple words: ____.”
- “Help me write down a daily routine to follow the advice I was given.”

AI helps you prepare. Your doctor decides.

Golden rule: never paste in your Medicare number, full date of birth, or full medical records. Ask in general terms.

Handout 7 — Safe Prompting

Turn risky questions into safe ones

A 'prompt' is just what you type to the AI. The trick is to keep it general and leave your private details out. Compare:

Risky prompt	Safer prompt
"Here is my Social Security letter — tell me what to do."	"Explain in general what a Social Security benefit change means."
"Here are my lab results and Medicare number..."	"Explain what these general lab terms mean and what to ask my doctor."
"My bank texted me — here's my account number."	"What are common signs of a fake bank text message?"

Checking a suspicious message safely:

4. Remove your name, numbers, and any personal details first.
5. Then paste this: "Review this message for scam warning signs. I removed my personal details. Tell me what looks suspicious and what I should do next."
6. Still verify by calling the company on a number you already trust.

Handout 8 — My Personal AI Safety Plan

Fill it in. Share it with family.

What will I use AI for?

What will I NEVER put into AI?

Who is my verification buddy?

Which accounts need stronger passwords?

My scam-response script:

(Keep your family password on Handout 5 — not here, and never in AI.)

Trusted Resources

Report fraud and learn more from these official, free sources:

- [FTC — report fraud](#)
- [FTC Consumer Advice — scams & voice cloning](#)
- [FBI Internet Crime Complaint Center \(IC3\)](#)
- [AARP Fraud Watch Network Helpline: 1-877-908-3360](#)
- [National Council on Aging — avoiding scams](#)
- [Eldercare Locator \(find local help\): 1-800-677-1116](#)

You're in charge. AI works for you — not the other way around.