

PLAIN-ENGLISH GUIDE + 60 PROMPTS

AI MADE EASY AFTER 50

Letters, meals, trips, paperwork,
scam checks and family stories

“I’m not a tech guy. If I can do this,
so can you.”

TED MAURO

AI Made Easy After 50

The Plain-English Guide to Using AI in Your Everyday Life

By Ted Mauro

Not a tech guy. If I can do this, so can you.

A Note Before We Start

This guide is for education only. AI tools can make mistakes.

Always double check anything important, and never treat an AI answer as medical, legal, tax, insurance, or financial advice. Talk to a licensed professional about those things. Nothing in this guide promises any particular result.

Chapter 1: Why I Wrote This (And Why You Can Do It)

Let me get one thing out of the way. I am not a tech guy.

I have been in business for about 40 years. I have invested in real estate since 1990. I have played pool for more than 50 years. I have spent a lot of my life helping people with their money. But computers? For most of my life, the computer was the thing I asked somebody else to fix.

So when everybody started talking about "artificial intelligence," my first thought was probably the same as yours. That is for the young kids in Silicon Valley. That is not for me.

I was wrong.

Here is what I found out. AI is not a robot. It is not some scary movie thing. For you and me, AI is mostly a very patient helper that you talk to by typing (or speaking) normal sentences. You ask it something the way you would ask a smart friend, and it answers back in plain English.

That is it. That is the whole trick.

You do not need to learn code. You do not need to buy a new computer. If you can send an email or a text message, you already have every skill you need.

What this guide is, and what it is not

This guide is about using AI in your **daily life**: writing a letter, planning a trip, understanding a confusing bill, getting ready for a doctor's visit, finding a recipe for what is in your fridge, or writing a toast for your grandkid's wedding.

This guide is **not** about building a business, making money online, or setting up AI agents for a company. I teach those things elsewhere. This one is for everyday living. Your kitchen table, not your office.

How to use this guide

1. Read Chapter 2 and Chapter 3 first. They set you up.
2. Then skip around. Pick the chapter that solves a problem you have this week.
3. Keep the Prompt Book next to you. Copy a prompt, fill in the blanks, and go.
4. Use the Quick-Start Checklists to practice.

Give it one week, about 15 minutes a day. That is all I ask.

Chapter 2: What AI Really Is (In Plain English)

Let me explain AI the way I wish somebody had explained it to me.

The library helper idea

Picture the best librarian you ever met. She has read nearly everything. You walk up and say, "I need a letter to my insurance company about a billing mistake." She does not hand you a book. She sits down and writes you a first draft right there.

That is what an AI chat tool does. It has learned from a huge amount of writing, so it is very good at writing, explaining, summarizing, and answering questions.

The part nobody tells you

That librarian is fast and helpful, but she is not perfect. Sometimes she sounds very sure of herself and is still wrong. The experts call this "making things up." I call it being a know-it-all.

So here is my rule, and I will repeat it all through this guide:

Use AI for the first draft. Use your own judgment for the final word.

Words you will hear

- **Chat tool or AI assistant:** the app or website where you type and the AI answers. Examples include ChatGPT, Google Gemini, Microsoft Copilot, and Claude.
- **Prompt:** the question or instruction you type. That is all a prompt is.
- **Response:** what the AI writes back.
- **Conversation or chat:** the back and forth. You can keep asking follow-up questions in the same chat, and it remembers what you said earlier in that chat.
- **Voice mode:** many apps let you talk out loud instead of typing. Great if your fingers or eyes get tired.

What AI is good at

- Writing and rewriting (letters, emails, cards, speeches)
- Explaining confusing things in simple words
- Summarizing long documents
- Making lists and plans (meals, trips, to-do lists)

- Brainstorming ideas (gifts, hobbies, conversation topics)
- Answering "how do I" questions

What AI is not good at

- Knowing what happened this morning (some tools can search the web, some cannot)
- Doing exact math without mistakes every time
- Knowing your personal situation unless you tell it
- Giving professional advice you should rely on

Chapter 3: Getting Set Up in 10 Minutes

You do not need to buy anything to start. Most of these tools have a free version.

Step 1: Pick one tool

Do not try them all. Pick one and stick with it for a month. Any of these is fine:

- **ChatGPT** (from OpenAI). Website: chatgpt.com, or the app on your phone.
- **Google Gemini**. Website: gemini.google.com. Handy if you already use Gmail.
- **Microsoft Copilot**. Built into many Windows computers and the Edge browser.
- **Claude**. Website: claude.ai.

Prices and features change, so check the website for what is free today.

Step 2: Make an account

Most ask for an email address and a password. Write your password down somewhere safe, or use the password manager your family helps you with.

Step 3: Find the box

Every tool has a box at the bottom of the screen that says something like "Message" or "Ask anything." That is where you type.

Step 4: Say hello

Type this and press Enter:

Hi. I am new to this. I am over 50 and not very good with technology. Please keep your answers short and simple, and explain any words I might not know.

Watch what happens. It will greet you and explain itself. Congratulations. You just used AI.

Step 5: Try your phone

Download the same app on your phone. Look for a microphone or a headphones icon. Tap it and just talk. "What is a good easy dinner with chicken and rice?" It talks back.

A few settings worth knowing

- **Text size:** Use your browser or phone settings to make the words bigger. Hold Ctrl and press the plus key on a computer.
- **New chat:** Start a new chat when you change subjects. It keeps things tidy.
- **History:** Your old chats are usually saved on the left side or in a menu, so you can go back.

Chapter 4: The Secret to Good Answers

Here is the single most useful thing in this whole guide. The better you ask, the better the answer.

My four part recipe: W.H.A.T.

When you ask the AI for something, tell it:

1. **Who** you are (or who it is for). "I am 68 and retired."
2. **How** you want it. "Short, friendly, and in plain English."
3. **About** what. "A thank-you note to my neighbor who mowed my lawn."
4. **Tweaks**. "Make it under 100 words. Do not sound stiff."

Compare these two:

- Weak: "Write a thank-you note."
- Strong: "I am 68 and retired. Write a short, warm thank-you note to my neighbor Bill, who mowed my lawn while I was sick. Keep it under 80 words and make it sound like me, a little folksy."

The second one gets you something you can actually use.

Keep talking to it

The first answer is just a starting point. Tell it what to change:

- "Make it shorter."
- "Make it friendlier."
- "Use simpler words."
- "Give me three different versions."
- "That part is wrong. My grandson's name is Michael, not Mitchell."

Think of it like coaching. In pool, you do not make every shot on your first try. You adjust your aim and shoot again. Same here.

Ask it to ask you

One of my favorite tricks:

Before you answer, ask me any questions you need to give me a really good answer.

Now it interviews you, and the answer fits your life.

Chapter 5: Writing Made Easy

This is where most people fall in love with AI. Writing things we put off for weeks now takes a few minutes.

Letters and emails

Use it for complaint letters, requests, thank-you notes, and updates to family.

Write a polite but firm letter to [company] about [problem]. I was charged [amount] on [date] for something I did not order. I want a refund. Keep it to one page.

Cards and special occasions

Write a birthday message for my granddaughter who is turning 16. She loves horses and playing soccer. Make it warm and a little funny. Three sentences.

Speeches and toasts

Help me write a 2 minute toast for my son's wedding. Here are three stories about him: [story 1], [story 2], [story 3]. Make it heartfelt with one light joke.

Fixing your own writing

Paste in what you wrote and say:

Fix the spelling and grammar but keep it sounding like me. Do not make it fancy.

Writing your life stories

A lot of us want to leave our stories for the family. AI is a wonderful helper here.

I want to write down my life stories for my grandchildren. Ask me one question at a time about my childhood, and after I

answer, turn my answer into a short, well written story in my voice.

Do this 15 minutes a day and in a few months you have a book of memories.

Chapter 6: Understanding Confusing Stuff

Bills. Letters from the government. Medical paperwork. Fine print. AI is very good at turning confusing language into plain English.

Explain this to me

Type or paste the confusing part (remove your account numbers and personal details first) and ask:

Explain this to me like I am a smart person who is not an expert. What does it mean, and what, if anything, should I do next?

Questions to ask a professional

AI should not replace your doctor, lawyer, or accountant. But it can help you show up prepared:

I have an appointment about [topic]. What are 8 good questions I should ask so I understand my options?

Compare options

Here are two phone plans: [plan A details] and [plan B details]. Make a simple table comparing them. I mostly talk on the phone and use a little internet.

Important reminder

AI can get things wrong. For anything involving your health, your money, or the law, use the AI to understand and prepare, then confirm with a real professional.

Chapter 7: Health and Wellness Helper (Not a Doctor)

Let me be very clear: AI is **not** your doctor. But it can help you be a better-prepared patient.

Get ready for an appointment

I am seeing my doctor next week. Help me make a one page list of my symptoms, when they started, my current medications, and my questions. Here is what is going on: [describe].

Print it. Hand it to the doctor. They usually love that.

Understand a word

What does [medical term] mean in plain English? Keep it short.

Healthy meal ideas

Give me 5 easy dinner ideas that are low in salt and take less than 30 minutes. I do not like fish.

Gentle activity ideas

Suggest a 15 minute gentle stretching routine I could do in a chair. Describe each move simply. Remind me to check with my doctor first.

Medication reminder list

Turn this list of my medications and times into a simple daily chart I can print: [list].

Always double check the chart with your pharmacist.

Chapter 8: Money Paperwork Helper

I have spent much of my life helping people with their finances, so here is where I want to be extra careful. AI is a great tool to **organize and understand**. It is not a tool to **decide** for you.

Build a simple budget

Help me make a simple monthly budget. My income is about [amount]. My bills are [list]. Show it as a table and tell me how much is left over.

Understand a statement

Here is a section of a statement with my personal info removed: [paste]. Explain each line in plain English.

Spot a scam (very important)

Scammers target people over 50. Before you answer a strange email, text, or call, ask:

I got this message: [paste]. Does it have signs of a scam? What should I do?

Then, if in doubt, call the company yourself using the number on their official website or the back of your card. Never the number in the message.

Organize your papers

Make me a checklist of important documents my family should be able to find if something happens to me, and where people usually keep them.

Questions for your advisor

I am meeting with my [financial advisor / insurance agent / accountant]. Give me 10 good questions to ask so I understand what they are recommending and the costs.

Never share these with AI

- Social Security number
- Bank or card numbers
- Passwords or PINs
- Full date of birth together with your full name and address

Chapter 9: Around the House

What is for dinner?

I have chicken thighs, rice, frozen peas, an onion, and some cheese. What can I make tonight that is easy? Give me step by step instructions.

Grocery list from a meal plan

Plan 5 simple dinners for two people this week and give me one grocery list organized by store aisle.

Fix-it help

My kitchen sink drains slowly. What are some safe, simple things I can try before calling a plumber?

Many apps let you take a photo. Snap a picture of the thing that is broken or the plant that looks sick and ask, "What is this and what should I do?"

Declutter plan

I want to declutter my garage over one month, 20 minutes a day. Make me a day by day plan.

Downsizing

We are moving from a 3 bedroom house to a 2 bedroom condo. Make a step by step checklist starting 3 months before the move.

Chapter 10: Travel and Getting Out

Trip planning

Plan a relaxed 4 day trip to [place] for two people in their 60s. We like history, good food, and not too much walking. Include rest time each afternoon.

Packing list

Make a packing list for a 7 day cruise in [month] to [place]. Include medications reminder and things people forget.

Translate on the go

Most AI apps can translate. Say: "Translate this to Italian: Where is the nearest pharmacy?" Some will even speak it out loud for you.

Local things to do

What are some free or low cost things for retirees to do in [your town]?

If your tool cannot search the web, it may not know current events. Double check times and prices on the official websites.

Chapter 11: Family, Friends, and Fun

Stay close to the grandkids

My grandson is 12 and loves Minecraft. Explain what it is in simple words and give me 5 questions I can ask him about it.

Gift ideas

Suggest 10 gift ideas under \$50 for my daughter, who is 40, loves gardening and reading mysteries.

Hobbies

I have played pool for more than 50 years, and I still learn. AI is a great practice partner for any hobby.

I want to get better at [hobby]. I am a beginner. Make me a 4 week practice plan, 20 minutes a day.

Games and brain fun

Give me 10 trivia questions about the 1960s and 1970s, with answers at the bottom.

Let us play 20 questions. You think of an animal and I will guess.

Conversation starters

I am going to a family reunion. Give me 10 good conversation starters that get people telling stories.

Chapter 12: Staying Safe With AI

The five safety rules

1. **Never share private numbers.** No Social Security, bank, card, or passwords.
2. **Double check important facts.** Especially health, money, and legal topics.
3. **Watch out for AI scams.** Scammers can now copy voices. If "your grandson" calls asking for money, hang up and call him back on his real number. Agree on a family code word.
4. **Use the real app.** Download apps only from the official app store or company website.
5. **You are the boss.** If something feels off, stop.

A family code word

Pick a silly word only your family knows. If anyone ever calls in a panic asking for money, ask for the code word. This one tip alone is worth the price of this guide.

Fake pictures and videos

AI can make realistic fake photos and videos. Before you share or believe a shocking video, ask: Is this from a trusted news source? If not, wait.

Chapter 13: Talking Instead of Typing

If typing is a chore, talk.

- On a phone, open your AI app and tap the microphone or headphones icon.
- Speak naturally. "Hey, help me write a grocery list."
- Many apps will read the answer out loud.
- You can interrupt it, just like a person.

Voice mode is wonderful for people with arthritis, poor eyesight, or who just like to chat. Some people keep it running while they cook and ask questions as they go.

Chapter 14: Your 7 Day Quick-Start Plan

Fifteen minutes a day. That is all.

- **Day 1:** Set up one tool. Say hello. Ask it to explain itself simply.
- **Day 2:** Write a thank-you note to someone using the W.H.A.T. recipe.
- **Day 3:** Ask it to plan 3 dinners from what is in your kitchen.
- **Day 4:** Paste in a confusing paragraph (personal info removed) and ask for plain English.
- **Day 5:** Try voice mode. Ask it anything out loud.
- **Day 6:** Ask it to quiz you on something you love, or plan a hobby practice.
- **Day 7:** Start your life stories. Let it interview you for 15 minutes.

At the end of the week, you will not be a tech guy either. But you will be somebody who uses AI. And that is the whole point.

Chapter 15: When You Get Stuck

- **It gave a weird answer.** Say "That is not right. Try again more simply."
- **It is too long.** Say "Shorter. Five bullet points."
- **It used big words.** Say "Explain like I am new to this."
- **It said it cannot help.** Ask a different way, or the topic may be one it avoids for safety. That is fine.
- **The screen froze.** Refresh the page or close and reopen the app.
- **You lost your chat.** Look in the history menu.
- **Still stuck?** Ask the AI itself: "I am stuck. Here is what I see on my screen: [describe]. What should I do?"

A Final Word From Ted

Forty years in business taught me something. The people who do well are not always the smartest. They are the ones willing to try something new and keep at it.

You do not have to understand how AI works any more than you have to understand how your car engine works to drive to the store. You just have to get in and drive.

If I can do this, so can you.

Ted Mauro

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