



10 Practical Ways to Use AI Safely

A Simple Guide for Staying Smart and In Control

Meeting Handout from SBARC February 20, 2026 General Club Meeting.

1. Use AI as a Second Opinion — Not the Only Opinion

AI is helpful for:

- Clarifying confusing information
- Summarizing documents
- Generating ideas

But it should not replace:

- Your doctor
- Your lawyer
- Your financial advisor

Rule: AI informs — professionals decide.

2. Never Share Sensitive Personal Information

Do NOT enter in AI Chat areas:

- Social Security numbers
- Bank account numbers
- Passwords
- Full credit card numbers
- Medical account IDs

Even with helpful tools, assume anything sensitive should stay private..

3. Verify Financial Advice Independently

If AI suggests:

- An investment
- A financial strategy
- A new opportunity

Always verify through:

- A trusted financial advisor
- A reputable institution
- Official company websites

If money is involved — double-check.

4. Pause Before Acting on Emotional Information

If something:

- Makes you angry
- Makes you afraid
- Feels urgent

Pause.

Scams depend on emotional reaction.

5. Use AI to Analyze Suspicious Messages

You can paste a suspicious email and ask:

“Does this look like a scam?”

“What red flags do you see?”

“How should I verify this safely?”

AI can help you slow down and think.

6. Go Directly to Official Sources

If you receive:

- A banking or credit card alert
- A Medicare notice
- A delivery problem
- An account suspension warning

Do NOT click links in the message.

Instead:

- Go directly to the official website
- Call the number printed on your card or statement

7. Limit What You Share Publicly Online

AI can combine public information from:

- Social media
- Public records
- Online posts

Avoid posting:

- Birth dates
- Travel plans in real time
- Detailed personal history
- Photos of sensitive documents

Less public information = fewer opportunities for scammers.

8. Ask AI to Explain — Don’t Be Embarrassed

Use AI to:

- Explain confusing terminology
- Clarify medical terms
- Translate legal language
- Simplify financial documents

There is no such thing as a “stupid question.”

9. Stay Skeptical of “Guaranteed” Claims

Be cautious of:

- Guaranteed high returns
- Risk-free investments
- “Secret” government programs
- Exclusive offers for retirees

There is no guaranteed high-return investment.

10. Remember: You Control the Tool

AI is not in charge of you.

You decide:

- What to ask
- What to believe
- What to act on

It is a tool — not an authority.

Final Safety Reminder

If it creates urgency — slow down.

If it involves money — verify independently.

If it requires secrecy — it's likely a scam.