

Meeting Artificial Intelligence on Your Own Terms

What I believe about it — and a toolkit to begin.

For almost all of human history, the tools you grew up with were the tools you grew old with. We are the first people for whom that is no longer true — and this technology is the sharpest proof. I do not think that is a reason for fear. I think it is a reason for judgment.

AI is not a noun

Let me start with something the headlines never say: artificial intelligence is not a thing. It is not a creature, a wizard, or a countdown to the apocalypse. It is a scientific discipline — like mathematics or biology — a collection of concepts, problems, and methods for solving them. You would not say “a biology.” You should not say “an AI.”

This matters, because the moment we treat it as an object — as the Terminator in the room — we surrender the most important asset we have: our judgment about what it is actually doing.

What it actually does

Modern AI does something deceptively simple and genuinely powerful. It takes a hard question and breaks it into smaller, more manageable ones — questions a system can be trained to answer, one at a time. It does not contemplate the meaning of intelligence. It does not understand. What it does is reason, pattern-match, and calculate — at extraordinary speed, across extraordinary volumes of information.

That is not magic. It is method. And when you see it that way, it becomes less terrifying and far more useful.

The scarce ingredient

The most well-read assistant any of us has ever had is sometimes confidently, completely wrong — in the same calm voice it uses when it is right. Computing power is not scarce. Money is not scarce. What remains scarce — irreducibly, stubbornly scarce — is **human judgment**: the weighing, the doubting, the instinct that something is off. The machine has read everything and understood nothing. What it cannot do is the very thing a thoughtful person has done her whole life. That is not a weakness to apologize for. It is the asset.

*“If this technology can do so much of the thinking,
what is the part that must remain ours?”*

This is the question I care about most.

The answer is judgment

Not data. Not processing. Not speed. Judgment — the ability to weigh evidence against context, to ask whether the question being answered is even the right question, to recognize that a cleaner model of a messy problem is still just a model.

AI does not ask better questions on its own. It helps us ask better questions. That is a profoundly different claim — and a far more hopeful one.

What this means in practice

I stay at the helm. I let it do the rowing — the first draft, the tedious search, the pattern across ten thousand data points I would never have the time to read. Then I decide the course.

And I believe this technology should not belong only to the people who build it. When it settles between us and our banks, our doctors, and the people we love, everyone deserves to meet it on their own terms — not only the young, and not only the technical. Being left out is a choice. So is stepping in.

Same good judgment you have always had. Same you, now at the helm. Here is where to begin.

Five free assistants — and how to use them

Five free assistants to begin with

ChatGPT	all-around help; voice and images too	chatgpt.com
Google Gemini	if you live in Gmail and Android	gemini.google.com
Microsoft Copilot	if you live in Windows and Office	copilot.microsoft.com
Claude	careful writing; reading long documents	claude.ai
Perplexity	research that shows its sources	perplexity.ai

All five have a real free version. Paid is about \$20 a month — most people never need it.

Use the right one for the job

Trustworthy answers — Perplexity footnotes every claim. Then click the source and check it.

Your own letters & PDFs — NotebookLM (notebooklm.google.com) answers only from what you upload.

Travel & trips — ChatGPT or Gemini build day-by-day plans, packing lists, budgets.

Home & life — any assistant: meal plans, hard emails, plain-English explanations, summaries.

The habit that matters most: for anything important, verify the source yourself.

How to talk to it

Talk to it like a smart, willing helper who only knows what you tell it. A simple recipe:

- WHO** it should be — “a patient teacher,” “a careful editor”
- WHAT** you want — explain... write... compare... summarize...
- WHAT IT SHOULD KNOW** — your situation and any limits
- HOW** you want it back — “five bullets,” “plain English,” “a short, warm note”

Keep talking. The first answer is a draft: “shorter,” “warmer,” “explain like I am new to this.”

The best trick: “Before you answer, ask me any questions you need.”

Try: “I will paste an insurance letter — tell me in plain English what it means and what to do, and ask me anything unclear.”

Staying safe

Treat any chatbot like a postcard, not a diary. Never type a password, a full account or Social-Security number, or private details about someone else.

The call that sounds like family. Agree on a family safe word. If a panicked caller cannot say it, hang up and call back on a number you already have. No word, no wire. Slow down — urgency is the scam’s engine.

Report fraud: reportfraud.ftc.gov · National Elder Fraud Hotline 833-372-8311

Where to keep learning — free

AI Confidence 101	my seven-lesson course, made for exactly this	suemukherjee.com/learn
Senior Planet (AARP)	free live online classes	seniorplanet.org
AI Skills 4 Women	free, built with Microsoft	founderz.com
Milford Public Library	free courses with your card	203-783-3290

Sue

sue@suemukherjee.com · suemukherjee.com/learn · suemukherjee.substack.com