DUESMART · FINANCIAL ACTION WORKBOOK

Using AI Safely for Money Decisions

A practical guide for working with Life and other AI tools without exposing private information or surrendering your judgment.

Course orientation · Complete before your first AI activity

LEARN · PRACTICE · ACT

Your role: decision-maker

AI can organize, explain, calculate, compare and help you prepare questions. It cannot know every fact about your life, verify every current rule, or accept responsibility for your decisions.

The DUESMART rule

Use AI to understand and prepare. Verify important information. You decide and act.

What AI is useful for

[ ] Turning a list of bills into a calendar

[ ] Explaining financial vocabulary in plain language

[ ] Calculating percentages, payoff estimates and savings targets

[ ] Brainstorming questions for a bank, creditor or counselor

[ ] Comparing scenarios after you provide assumptions

What requires extra care

[ ] Legal, tax, investment or debt-settlement decisions

[ ] Advice based on a credit report AI cannot see

[ ] Current fees, rates, laws, deadlines and product terms

[ ] Any answer that promises a guaranteed score increase or result

Protect your information

Use rounded or example numbers whenever possible. Never paste information that could unlock, identify or compromise an account.

Do not enter	Safer alternative
Social Security or tax ID number	Say: I use an SSN or ITIN; no number needed
Full account or card number	Use: Card A, balance about $___, limit about $___
Passwords, PINs or security answers	Never provide them
Credit-report confirmation number	Describe the issue without the identifier
Full address or date of birth	Use state and age range only when relevant
Bank statements or report images	Extract only the non-identifying facts you need

A five-step answer check

[ ] CLARITY - Did I ask a specific question?

[ ] ASSUMPTIONS - What facts did the answer assume?

[ ] MATH - Can I independently confirm the calculation?

[ ] SOURCE - Is there an official source for the important claim?

[ ] FIT - Does the action protect essentials, savings and required payments?

Practice prompt

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Explain how credit utilization works in plain language. Use an example with a $1,000 limit
and a $250 reported balance. Show the math. List two official sources I can use to verify
the explanation. Do not give individualized advice.
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My responsible-use agreement

[ ] I will not enter passwords, PINs, full account numbers or government ID numbers.

[ ] I will verify current rates, fees, laws and product terms with authoritative sources.

[ ] I understand that AI provides education and preparation, not guarantees.

[ ] I will pause before acting if an answer feels unsafe, unrealistic or unclear.

One way I will use AI responsibly this month

One financial question I will verify with a human or official source

Name: ________________________________ Date: __________________

Completion

Return to the course and mark the AI Safety Orientation complete.