



SIMPLE AI for Retirees

A plain-English guide to using ChatGPT, Claude, Grok, Gemini, Perplexity, and Ready-Made Prompts with more confidence.

[Free Guide + Advanced Workflows](#)

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What you will learn

Try AI in two minutes, use the C.A.R.E. method, pick the right AI tool, use AI safely for health questions, read documents, improve weak answers, and decide when Ready-Made Prompts can save time.

The guiding rule

Use AI as your starting point - not your final answer. Verify medical, legal, financial, or safety decisions with a qualified professional.

START HERE

Why AI matters for retirees

AI is useful when it helps you understand, organize, draft, compare, and prepare. The goal is not to become technical. The goal is to ask better questions and make everyday tasks easier.

Everyday uses

- Understand health terms before or after a doctor visit, then prepare better questions.
- Plan trips, compare options, create packing lists, and organize details.
- Spot scam warning signs in emails, texts, donation requests, and phone scripts.
- Compare options before calling a doctor, advisor, contractor, or agency.
- Rewrite confusing letters, insurance notices, bills, and forms in plain English.
- Draft polite letters, emails, notes to family, and questions for professionals.
- Make large topics less overwhelming by asking AI to summarize and organize them.
- Turn a confusing topic into a short list of next steps.

What AI is good at

Explaining, summarizing, drafting, comparing, organizing, simplifying, brainstorming, and preparing questions.

What AI is not

A doctor, attorney, financial advisor, emergency service, or final authority for serious decisions.

The promise

No tech jargon. No complicated setup. Just practical ways to use AI for real-life questions retirees and seniors already have.

FREE GUIDE EXERCISE

Try ChatGPT in two minutes

Start with one small success. Copy the prompt below, paste it into ChatGPT, and press Enter. No special setup is required.

Copy-and-paste starter prompt

I am a 73-year-old retiree living in Florida. Give me a simple, healthy weekly meal plan that supports heart health and stable blood sugar. Keep meals easy to prepare with common ingredients, and include a short grocery list at the end.

What this teaches you

- AI works best when you give it a role, a situation, and a clear task.
- You can use the same prompt in ChatGPT, Claude, Gemini, or Grok to compare results.
- You can ask for a simpler answer, a shorter answer, or a different format.
- If you already use Gmail, Gemini is available at gemini.google.com with your Google account.

Try a follow-up

Now say: "Make that easier to prepare for one person and use fewer ingredients." This shows how AI improves through conversation.

Try another tool

Paste the same prompt into Claude, Gemini, or Grok and compare the tone, detail, and practicality of the answer.

BETTER ANSWERS

The C.A.R.E. method

Most people type one short sentence and get a general answer. C.A.R.E. gives AI enough detail to respond clearly and personally.

Letter	Means	What to include
C	Context	Who you are, what is happening, and why the question matters.
A	Action	The job you want AI to do: explain, compare, summarize, draft, list.
R	Result	The format you want: bullets, table, checklist, plain-English summary.
E	Exclusions	What to avoid: jargon, long disclaimers, assumptions, extra detail.

Medical example

Context: I am a 72-year-old woman with Type 2 diabetes. Action: Explain what a rising A1C means. Result: Plain-English explanation plus 5 doctor questions. Exclusions: No jargon and do not simply tell me to consult a physician.

Quick C.A.R.E. shortcuts

- Start with: "I am a retiree trying to understand..."
- End with: "What should I ask a professional?"
- Ask for: "plain English, bullets, and next steps."
- Say what you do not want: jargon, scare tactics, or vague advice.

ADVANCED WORKFLOW

Which AI tool should I use?

Different AI tools have different strengths. Choosing the right first tool often gives you a much better answer.

Tool	Best for	Plain-English guidance
ChatGPT	Broad tasks	Drafting, math help, summaries, planning, and everyday explanations.
Claude	Careful reading	Health, legal-style language, long documents, and sensitive writing.
Perplexity	Current research	Live web search with citations; best when facts and sources matter.
Gemini	Google/images	Photos, labels, Gmail, Google Docs, and current Google information.
Grok	Current events	Breaking news, social trends, and a more casual second opinion.

Simple rule

Need to do something with words? Use ChatGPT or Claude with C.A.R.E. Need current facts with sources? Start with Perplexity.

When to use Grok

Use Grok for another angle on current events, social trends, and breaking news. Treat its casual tone as a feature, not a final answer.

Best result

Perplexity finds current facts. Claude reads carefully. ChatGPT explains. Gemini helps with visuals and Google. Grok adds a current-events perspective.

IMPORTANT SAFETY PAGE

Using AI for health questions safely

AI can help you understand terms, organize information, and prepare for appointments. It is not a doctor and should not replace clinical advice.

Use AI safely

- Use AI to prepare, not to diagnose yourself.
- Ask AI to create a short list of questions to bring to your next appointment.
- Use Grok or Gemini only as optional second-opinion tools when you want another perspective.
- Ask for plain-English explanations of medical terms, lab results, or doctor instructions.
- For medical research: Perplexity finds sources, Claude reads/analyzes, ChatGPT explains.
- Bring disagreements between AI tools to your doctor, pharmacist, or advisor.

Best medical prompt ending

End with: "Give me 5 specific questions I should ask my doctor at my next visit." This turns AI research into something useful and safe.

Do this

Use AI to define terms, organize symptoms, summarize documents, and prepare questions.

Do not do this

Do not change medication, ignore urgent symptoms, or skip a professional opinion because AI sounded confident.

ADVANCED WORKFLOW

Use AI with documents you already have

One of the fastest ways to see the value of AI is to upload a real document: an insurance letter, medical bill, lab report, contractor estimate, HOA notice, or confusing form.

Document workflow

- Black out Social Security numbers, Medicare IDs, account numbers, and date of birth.
- Use ChatGPT for simpler explanations, action lists, and follow-up wording.
- Ask AI to identify deadlines, unclear charges, unusual language, and next steps.
- Use Claude first for longer documents and careful explanations.
- Use Gemini when the document is a photo, label, plant, object, or visual situation.

Document prompt

Context: I am a retiree reviewing a document I received. Action: Explain what this document is, what it asks me to do, and whether anything is urgent. Result: Brief summary plus recommended next steps. Exclusions: No jargon.

Document	Best first tool	What to ask
Lab report	Claude	Explain results and suggest doctor questions.
Medical bill/EOB	Claude	Explain charges and flag anything unusual.
Scam email/text	Gemini or Claude	Analyze warning signs and next steps.
Contractor estimate	Claude	Review scope, vague line items, and questions to ask.

WHEN THE ANSWER IS NOT RIGHT

How to improve any AI answer

AI is a conversation. If the first answer misses the mark, do not start over. Ask a follow-up in the same chat.

Copy these follow-up prompts

- "Explain that again in plain English, as if I have no background in this topic."
- "What assumptions are you making about my situation?"
- "Claude said X and ChatGPT said Y. Where do they agree and where do they differ?"
- "Give me the three most important points and leave out the rest."
- "Give me the same information as a short bulleted checklist."
- "What information would you need from me to give a better answer?"
- "Based on this, what should I ask my doctor, attorney, advisor, or contractor?"
- "Turn this into a one-page note I can print."

Compare when it matters

For medical, legal, financial, or safety topics, ask at least two AI tools. Where they agree, confidence increases. Where they disagree, ask a professional.

Save the answer

Copy useful answers into a notepad or document. Free AI chats may disappear, and your best summary should not live only in a browser tab.

RECOMMENDED NEXT STEP

Why consider Ready-Made Prompts?

Most people do not struggle with AI because the tool is too hard. They struggle because they do not know what to ask.

The blank-page problem

Ready-Made Prompts remove the blank page. You choose a topic, answer a few simple questions, and receive a carefully framed prompt you can paste into the right AI tool.

What you get	Why it helps
22 topics	Health, Medicare letters, finance, home repair, scams, travel, caregiving, pets, and more.
65 prompts	The hard wording is already done for you.
Routing guide	Shows whether to start with Perplexity, Claude, ChatGPT, Gemini, or Grok.
Plain English	Built for retirees and seniors, not technical users.
3 free categories	Try it before deciding whether membership makes sense.

Best fit

Ready-Made Prompts are helpful when you know the problem, but not how to phrase the question. They are especially useful for documents, health questions, confusing bills, scams, and important decisions.

KEEP GOING

Your next steps

Start small. Use one tool. Ask one better question. Then build from there.

What to do next

- Try the Free Guide exercise in ChatGPT.
- Use Perplexity when you need current facts with sources.
- Use Gemini or Grok when their strengths fit the question.
- Book personal help if you want Gary to walk you through it live.
- Use C.A.R.E. the next time an answer feels too generic.
- Use Claude or ChatGPT to explain and organize the information.
- Open Ready-Made Prompts when you do not want to write the prompt from scratch.

Simple AI for Retirees

Plain-English AI guidance for retirees and seniors - clearly, safely, and without tech jargon. Visit SimpleAIforRetirees.com or email gary@stoufferai.com.

Final reminder

AI is most useful when it helps you ask a better question, organize your thoughts, and prepare for a better conversation with a real person.