

AI After 50

MASTER PRACTICAL GUIDE

How to Use ChatGPT, Google Gemini, Claude, Microsoft Copilot, Perplexity & Meta AI

Choose the right tool Start with your real task, not the hype.	Use it with confidence Practical prompts for everyday life.
Check important answers Know when and how to verify.	Protect yourself Privacy, scams, and safer AI habits.

For adults 50+ and family caregivers

Wise Years Living

Information reviewed: September 21, 2026

AI products change quickly. Features, limits, plans, and privacy controls can vary by account, device, region, and date. This guide emphasizes durable ways to use AI and points you to official provider information for details that may change.

1. Start Here: Which AI Should You Try?

You do not need six AI subscriptions. For most beginners, choose one tool that fits your main need, learn it well, and test a second tool when you want another perspective.

Your main goal	Start with	What to test
General questions, writing, planning, learning	ChatGPT	Conversation, files/images, web research, voice
Google-centered tasks and research	Gemini	Google workflows, Deep Research, voice/images
Long documents, careful writing, project context	Claude	Projects, documents, Artifacts
Microsoft productivity and screen guidance	Copilot	Voice, Microsoft workflows, Vision
Web research with visible source links	Perplexity	Sources, Pro Search/Research, files
Meta apps and creative/social uses	Meta AI	Voice/images, Meta ecosystem, privacy options

The 10-minute two-AI test

- Choose one real task you need today.
- Ask the same question in two AI assistants.
- Compare clarity, usefulness, ease of follow-up, source transparency, and how easy the answer is to verify.
- Keep the tool that fits you better. You can always change later.

Starter prompt: **"Explain this for a beginner over 50. Give me the three most important points, then tell me what I should verify before I act."**

2. ChatGPT: A Flexible Everyday AI Assistant

ChatGPT is a broad general-purpose assistant. It is useful for brainstorming, writing, studying, planning, explaining information, working with images/files, and current-information research when web search is used.

Good uses to try

- Explaining unfamiliar topics in plain language
- Drafting and rewriting emails, notes, lists, and plans
- Brainstorming meals, trips, hobbies, and questions to ask a professional
- Working with images or files when your plan supports it
- Current-information research when web search is used
- Voice conversations when speaking is easier than typing

Try these prompts

"I am new to smartphones. Explain how cloud photo backup works in plain English. Give me one step at a time."

"Turn these rough notes into a polite email. Keep my meaning and make it easy to read: [paste non-sensitive notes]."

"Help me prepare questions for my doctor about [topic]. Do not diagnose me. Organize the questions by priority."

A better way to use it

Continue the conversation. If the first answer is too technical, say: "Make that simpler," "Give me an example," or "What part should I verify?"

Privacy and safety

ChatGPT provides Data Controls. Temporary Chat offers additional privacy characteristics, but review OpenAI's current controls and policy before using sensitive material.

3. Google Gemini: Useful for Google-Centered Workflows

Gemini is Google's AI assistant. It can help with brainstorming, planning, summaries, drafts, files/images, research, and connected Google services depending on your settings and account.

Good uses to try

- Researching a topic and producing a structured report
- Working with Google-connected information when intentionally connected
- Creating summaries, drafts, plans, and explanations
- Using voice, images, files, or screen context where supported
- Creating repeatable helpers with Gems

Try these prompts

"Research [topic] for me. Separate established facts from uncertain claims and give me the most important sources to open myself."

"Summarize this document for a beginner. List decisions, deadlines, and questions I should ask next."

"Create a simple weekly planning assistant. Always give me the top three priorities first and avoid technical language."

A better way to use it

When using connected apps, pay attention to which sources Gemini is allowed to use. For research, review the source list instead of relying only on the generated summary.

Privacy and safety

Review Gemini activity controls, connected apps, saved information, and the current Gemini Apps Privacy Hub before using sensitive material.

4. Claude: Strong for Documents, Writing, and Focused Projects

Claude is well suited to sustained work with documents and organized project context. Projects can hold project knowledge and instructions across chats on supported plans. Artifacts provide a separate workspace for substantial reusable content.

Good uses to try

- Reading and organizing long documents
- Careful rewriting and structured drafting
- Maintaining a focused knowledge base for an ongoing project
- Creating reusable documents, checklists, diagrams, or tools with Artifacts
- Comparing several pieces of text without losing the main structure

Try these prompts

"Read this document and give me: 1) the main point, 2) decisions I need to make, 3) anything unclear, and 4) questions I should verify."

"Rewrite this for an older adult audience. Keep every factual claim, use shorter sentences, and flag anything that needs a source."

"Use only the files I provided for this answer. If the files do not support a claim, say that clearly."

A better way to use it

For an ongoing topic, keep stable reference material in a Project knowledge base and give clear project instructions.

Privacy and safety

Sharing settings matter. Check visibility before uploading private documents or sharing projects, artifacts, or chats.

5. Microsoft Copilot: Helpful in the Microsoft Ecosystem

Microsoft Copilot provides AI assistance across Microsoft's consumer and productivity experiences. Current offerings include voice features, and Copilot Vision can provide guidance about a screen or camera view in supported experiences and plans.

Good uses to try

- Voice-first questions and hands-free help
- Explaining what is on a shared screen or camera view where Vision is available
- Brainstorming, writing, planning, and everyday questions
- Microsoft-centered productivity for people already using Microsoft services
- Step-by-step guidance while looking at an app or document

Try these prompts

"Explain what I am looking at in plain English. Tell me what each section means before suggesting what to do."

"Turn this list into a simple weekly plan with no more than three priorities per day."

"Help me understand this chart. First describe what it shows, then list anything that could be misleading or needs verification."

A better way to use it

Distinguish consumer Copilot from Microsoft 365 Copilot/work or school experiences; features and privacy rules can differ.

Privacy and safety

Review the privacy documentation matching your exact Copilot experience and account type before sharing sensitive information.

6. Perplexity: Research With Sources in View

Perplexity is especially useful when you want web research with direct links to sources. Its research modes can provide citations and support file-based research depending on plan and current product availability.

Good uses to try

- Finding sources quickly
- Comparing claims across multiple webpages
- Researching purchases, travel, policies, or background information
- Following citations to original material
- Combining web research with uploaded files on supported plans

Try these prompts

"Research [topic]. Prioritize official government, university, or primary sources. Explain any disagreement between sources."

"Compare these two options. Put the source beside each important factual claim and tell me what information is still missing."

"Use this file plus current web sources. Clearly label which statements come from my file and which come from the web."

A better way to use it

A citation is not proof that a summary is correct. Open the source, confirm it supports the claim, and prefer primary or official sources for consequential decisions.

Privacy and safety

Plan and privacy controls vary. Check your current account settings before uploading private files.

7. Meta AI: Convenient Inside Meta's Ecosystem

Meta AI is integrated across Meta's AI experiences and apps. Meta has expanded it with research, creative image tools, and task-oriented capabilities in selected markets.

Good uses to try

- Quick questions in familiar Meta environments
- Creative image generation and editing where available
- Research and planning in the Meta AI app or web experience
- Task-oriented assistance where current features support it
- Using Incognito Chat when you want the privacy properties Meta describes for that mode

Try these prompts

"Give me three simple dinner ideas using these ingredients: [ingredients]. Keep the steps short."

"Help me plan a family day trip. Ask me only the essential questions first, then make a simple schedule."

"I received this suspicious message. Identify warning signs. Do not tell me to click its link; tell me how to verify the sender independently."

A better way to use it

Meta AI features can roll out by market and app. Check what your own app actually offers.

Privacy and safety

Meta describes special privacy properties for Incognito Chat. Do not assume ordinary Meta AI conversations have the same properties; review the current Meta information for the mode you use.

8. Use More Than One AI Without Making Life Complicated

Different tools can complement each other. The goal is not to duplicate every task six times. Use a second AI when it adds a specific advantage.

Research -> explain -> act

- Use a research-capable AI to find current sources.
- Use the AI you understand best to explain the material.
- Open the primary source yourself before making an important decision.

Long document -> questions -> final checklist

- Use a file-capable AI to summarize a non-sensitive document.
- Ask it to list missing information and questions, not just produce a summary.
- For contracts, medical records, taxes, benefits, or financial decisions, verify with the relevant professional or official agency.

Same prompt, second opinion

"Another AI gave me the following answer. Do not assume it is correct. Identify what should be verified and what primary sources would settle the question."

Do you need paid plans?

Usually, start free. Consider paying only after you repeatedly hit a real limitation. Prices and plan entitlements change, so check each provider's current official plan page before subscribing.

9. Practical Prompt Library for Everyday Life

Replace the words in brackets with your own situation. Avoid including sensitive identifiers.

Learning something new

"Teach me [topic] from the beginning. Use plain English, one concept at a time, and give me a short example after each concept."

"I do not understand this term: [term]. Explain it as if I have never studied the subject."

Technology help

"I am using [device/app]. Give me the safest, shortest steps to do [task]. Stop after each major step so I can confirm what I see."

"I see this message on my screen: [non-sensitive error text]. Explain what it means and list the least risky troubleshooting steps first."

Travel and planning

"Help me plan a [number]-day trip to [place]. Prioritize easy walking, rest breaks, transportation, and a realistic daily schedule."

"Make a packing checklist for [trip]. Separate essentials, medications/health items, documents, and optional items."

Money and consumer decisions

"Compare [option A] and [option B]. Separate facts from assumptions. Tell me which costs or contract terms I must verify myself."

"Explain this fee or bill in plain English: [non-sensitive text]. Do not guess missing numbers."

Health preparation - not diagnosis

"Help me organize my symptoms and questions for a medical appointment. Do not diagnose me. Create a concise list I can take to the visit."

"Explain this general medical term in plain language, then tell me which parts I should confirm with a clinician or official health source."

Scam and fraud awareness

"Analyze this message for scam warning signs. Do not open or recommend its links. Tell me how to verify the organization using an independently found official contact."

"I clicked a suspicious link and [describe exactly what happened]. Give me steps appropriate to what I actually exposed; do not assume I entered information if I did not."

Writing and communication

"Rewrite this message so it is polite, clear, and concise. Keep my meaning and do not add facts: [text]."

"Give me three versions: friendly, professional, and very brief."

10. The Safety Rules That Matter Most

1) Do not paste secrets just because an AI asks for context

- Avoid passwords, one-time verification codes, Social Security numbers, full bank/card numbers, tax IDs, or other credentials.
- Be cautious with medical records, legal documents, financial statements, private family information, and documents containing other people's data.
- If a task can be completed with identifiers removed, remove them first.

2) AI can sound certain and still be wrong

Generated answers can be inaccurate, incomplete, outdated, or based on a misunderstood question. Confidence in the wording is not evidence of correctness.

3) Verify consequential information

- Government benefits: use the relevant official agency or program source.
- Medical: use trusted health authorities and your clinician for personal decisions.
- Financial/tax: verify rules, dates, fees, and account-specific information with official institutions or qualified professionals.
- Legal: verify current law and your situation with authoritative legal sources or a qualified attorney.
- Purchases/travel: confirm current prices, cancellation terms, hours, availability, and accessibility directly.

4) Watch for AI-themed scams

- Do not trust a message merely because it claims to be from an AI company.
- Do not install software from an unsolicited link to unlock an AI feature.
- Do not give a verification code to someone claiming to be support.
- Navigate to the provider's official app or website independently.

5) Review privacy settings

Consumer AI services differ in how chats, files, voice, personalization, training choices, and temporary/private modes are handled. Review the controls for the exact service and account type you use.

11. Wise Years Living: ASK -> CHECK -> PROTECT -> ACT

ASK	Ask clearly. Tell the AI your goal, experience level, and desired format.
CHECK	Check what matters. Verify important facts, dates, prices, rules, and sources.
PROTECT	Protect private information. Remove unnecessary identifiers and avoid suspicious links or credential requests.
ACT	Act after verification. For consequential decisions, act only after important details are confirmed.

Your 7-day beginner plan

- Day 1: Pick one AI and ask three simple everyday questions.
- Day 2: Ask it to explain something you already understand. Judge clarity and accuracy.
- Day 3: Use it to rewrite or organize non-sensitive text.
- Day 4: Try voice, image, file, or web research if supported.
- Day 5: Practice checking an answer against an official source.
- Day 6: Try the same real task in a second AI and compare.
- Day 7: Decide which tool you want to keep using and write down your three favorite prompts.

Final checklist

- I know my main reason for using AI.
- I can ask follow-up questions when an answer is unclear.
- I know not to paste passwords, verification codes, or unnecessary sensitive data.
- I know how to check important answers using primary or official sources.
- I understand that features and privacy settings differ by service.
- I will start free unless I have a specific reason to pay.

12. Continue Learning: Wise Years Living Guides

These six beginner guides provide a dedicated walkthrough for each service:

ChatGPT:

<https://wiseyearsliving.com/how-to-use-chatgpt-after-50/>

Google Gemini:

<https://wiseyearsliving.com/how-to-use-google-gemini-after-50/>

Claude:

<https://wiseyearsliving.com/how-to-use-claude-after-50-a-complete-beginners-guide/>

Microsoft Copilot:

<https://wiseyearsliving.com/how-to-use-microsoft-copilot-after-50/>

Perplexity:

<https://wiseyearsliving.com/how-to-use-perplexity-after-50/>

Meta AI:

<https://wiseyearsliving.com/how-to-use-meta-ai-after-50/>

Official sources used for this guide

OpenAI - ChatGPT FAQ

<https://help.openai.com/en/articles/12677804-what-is-chatgpt-faq>

OpenAI - Data Controls

<https://help.openai.com/en/articles/7730893-data-controls-in-chatgpt>

OpenAI - Temporary Chat

<https://help.openai.com/en/articles/8914046-temporary-chat-in-chatgpt>

Google - Gemini Apps Privacy Hub

<https://support.google.com/gemini/answer/13594961>

Google - Deep Research

<https://support.google.com/gemini/answer/15719111>

Google - Gems

<https://support.google.com/gemini/answer/15236321>

Anthropic - Projects

<https://support.anthropic.com/en/articles/9517075-what-are-projects>

Anthropic - Artifacts

<https://support.anthropic.com/en/articles/9487310-what-are-artifacts-and-how-do-i-use-them>

Microsoft - Copilot privacy

<https://support.microsoft.com/en-us/privacy/microsoft-copilot/overview>

Microsoft - Copilot Vision

<https://support.microsoft.com/en-us/microsoft-copilot/using-copilot-vision-with-microsoft-copilot>

Perplexity - Pro Search

<https://www.perplexity.ai/help-center/en/articles/10352903-what-is-pro-search>

Perplexity - Plans

<https://www.perplexity.ai/help-center/en/articles/11187416-which-perplexity-subscription-plan-is-right-for-you>

Meta - Incognito Chat

<https://about.fb.com/news/2026/05/incognito-chat-whatsapp-meta-ai/>

Meta - Research/tasks

<https://about.fb.com/news/2026/07/meta-ai-muse-spark-doesnt-just-think-it-acts/>

Meta - Muse Image

<https://about.fb.com/news/2026/07/introducing-muse-image-meta-ai/>

Important: This guide is educational and is not medical, legal, financial, tax, or cybersecurity advice. AI can make mistakes. For important decisions, confirm information with the appropriate official source or qualified professional.

© 2026 Wise Years Living. All rights reserved.