BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

ChatGPT

Free vs. paid, voice, photos and files —
and what to share and what not to

A calm, plain-English guide for everyday users

Take your time — you can't break it by asking

Written for you by Bill — Bill's Home Tech

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For the ChatGPT app & chatgpt.com · facts current November 2026

What's Inside

This is your plain-English guide to ChatGPT. Read it in any order and at your own pace — there's no test, and you can't fall behind. Every chapter explains what ChatGPT can do *for you*, with slow, step-by-step directions and honest advice on privacy and scams. It's written for the ChatGPT app on iPhone and Android and for chatgpt.com on a computer. ChatGPT changes often, so if a button looks a little different on your screen, the idea is still the same.

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PART 1

Getting to Know ChatGPT

What ChatGPT is, what it's good at, the four plans and what they cost, and an honest word about the ads you may now see. Start here and the rest will make sense.

CHAPTER 1

A Note from Bill

Hello, and welcome. Maybe a grandchild set up ChatGPT on your phone and said, "Just ask it anything." Maybe you've heard about it on the news and wondered whether it's worth the fuss, or whether it's safe. Or maybe you've already tried it and want to get more out of it. Wherever you're starting from, this manual is for you.

I'm Bill. I've spent more than 30 years helping people with technology, and these days I help folks here in Portage County, Ohio, feel at home with the tools on their phones and computers. I wrote this manual the way I'd explain ChatGPT sitting beside you at the kitchen table: slowly, in plain English, and with an honest word about what to watch out for.

What ChatGPT is, in one breath

ChatGPT is a computer helper you talk to in everyday language. You type a question, or say it out loud, and it answers in plain sentences. You can ask it to explain a confusing letter, help word a thank-you note, suggest a recipe for what's in your fridge, or tell you what a word on your medical bill means. It's made by a company called **OpenAI**.

WHAT THIS DOES FOR YOU

What this manual does for you

By the end you'll know which plan you need (most people only need the free one), how to talk to ChatGPT out loud, how to show it a photo or a letter, how to keep your private information private, and how to spot the scams that now use AI. Most of all, you'll feel in charge of it, not the other way around.

Two promises before we start

First: **you can't break anything by asking.** ChatGPT doesn't mind silly questions, repeated questions or questions asked five different ways. If an answer isn't helpful, you just ask again.

Second: **I'll always be honest about the limits.** ChatGPT is a remarkable helper, but it can be wrong, and it sounds just as confident when it's wrong as when it's right. Throughout this manual I'll show you when to trust it, when to double-check, and what never to type into it.

FROM BILL

You're never on your own

If you'd like a hand at any point, call me at **(330) 200-8042**. My help is $49 remote · $99 in your home, and there's no such thing as a silly question.

— Bill

CHAPTER 2

What ChatGPT Is (and What It Isn't)

It helps to have a simple picture in your head of what's going on when you use ChatGPT. Here's the plain version.

A very well-read helper

ChatGPT has learned from an enormous amount of writing, so it's very good at language: explaining, summarizing, rewording, translating and answering everyday questions. It writes each answer fresh, word by word, based on what you asked. That's why you can ask follow-up questions as if you were talking to a person, and why the same question can get slightly different answers.

What it's wonderful for

- **Explaining things** in plain words: a term on a bill, how a credit freeze works, what a doctor's word means.
- **Writing help:** a sympathy card, a polite complaint letter, a note to the homeowners' association.
- **Making sense of paperwork:** show it a photo of a letter and ask, "What is this asking me to do?"
- **Planning:** a week of easy dinners, a packing list, a day trip itinerary.
- **Everyday curiosity:** history, gardening, birds, old songs, how things work.
- **Practice and patience:** it never gets tired of questions and never sighs.

What it isn't

- **It isn't a person.** It doesn't know you, care about you or keep secrets the way a friend would.
- **It isn't always right.** It can invent facts, names, dates and even quotes, and say them with total confidence.
- **It isn't your doctor, lawyer or financial advisor.** It can help you prepare questions for them, but the real decisions belong with real professionals.
- **It isn't a safe place for passwords, account numbers or your Social Security number.** More on that in Chapter 20.

GOOD TO KNOW

Why it sometimes makes things up

ChatGPT builds answers out of patterns in language. Most of the time that produces something accurate and useful. Sometimes it produces something that merely *sounds* right. The fix is simple: for anything that matters, such as health, money, legal or safety questions, check the answer with a trusted source or a real person. Chapter 12 shows you how.

Where you can use it

ChatGPT comes as a free app for iPhone and Android phones, as an app for Windows and Mac computers, and as a website at **chatgpt.com** that works in any web browser. It's the same ChatGPT everywhere, and if you sign in with the same account, your conversations follow you from phone to computer.

CHAPTER 3

Free, Go, Plus or Pro? Choosing a Plan

ChatGPT has a free plan and several paid plans. The good news first: **the free plan is enough for most people.** You can ask as many everyday questions as you like, talk to it out loud, and show it photos, with daily limits on the fancier features. Don't pay for anything until you've used the free version for a while and know you keep running into a limit.

The four plans for individuals

Plan	Cost	In plain terms
Free	Nothing	Unlimited everyday text chats, with limits on photo and file uploads, picture-making, voice chats and memory. May show ads in the U.S.
Go	$8.00 a month in the U.S.	Everything in Free with higher limits: more uploads, more pictures, more voice chats and a longer memory. OpenAI says this plan may include ads.
Plus	Shown on the upgrade screen	More advanced "reasoning" models, bigger limits, Projects with more files, scheduled tasks, early access to new features. No ads.
Pro	Much more; several tiers	Built for professionals who use it all day for research or computer programming. Not something most households need. No ads.

HEADS UP

Prices change, and taxes apply

OpenAI announced the $8.00-a-month Go price for the U.S. in January 2026. OpenAI's pricing page lists the plans but its prices can change, and they can differ by country and add tax. Before you subscribe, look at the price shown on the upgrade screen itself. That's the number you'll actually pay.

Which one should you choose?

If you're...	Consider
Just curious, or a few questions a week	**Free.** Stay here as long as it does what you need.
You hit the daily limit on photos or voice often	**Go** is the inexpensive step up, if you don't mind ads.
You want no ads, or the most capable answers for writing and research	**Plus.**

If you're...	Consider
You run a business or write software all day	**Pro**, or a business plan. Talk it over with someone first.

What "limits" means

On the free plan, some features, such as sending photos, making pictures or long voice chats, come with a daily allowance. When you reach it, ChatGPT tells you and offers an upgrade. You don't have to take it. The allowance resets later, and ordinary typed questions keep working.

TIP

Try before you buy

Use the free plan for a few weeks. Make a note each time you bump into a limit. If it happens once a month, stay free. If it happens every day and the feature truly helps you, that's when a paid plan earns its keep. How to upgrade and cancel safely is in Chapter 27.

SCAM ALERT

Nobody needs to call you about your plan

OpenAI does not phone people to sell plans or "renew" ChatGPT. Upgrades happen only inside the app, on chatgpt.com, or through your phone's app store. A call, text or email asking you to pay for ChatGPT with a gift card, wire or cryptocurrency is a scam.

CHAPTER 4

Ads in ChatGPT: What to Expect

In January 2026, OpenAI announced it would begin testing ads in ChatGPT in the United States for logged-in adults on the **Free** and **Go** plans. If you see a box marked as sponsored under an answer, that's what it is. Here's what OpenAI says about how they work.

- **Where they appear:** at the bottom of an answer, when there's a sponsored product or service that relates to your conversation.
- **Clearly labeled:** ads are separate from the answer and marked as sponsored.
- **Answers aren't for sale:** OpenAI says ads don't influence the answers ChatGPT gives you.
- **Your conversations stay private from advertisers:** OpenAI says it doesn't sell your data to advertisers.
- **Not near sensitive topics:** OpenAI says ads aren't eligible to appear near health, mental health or political topics, and aren't shown to accounts it believes belong to someone under 18.
- **You have controls:** you can turn off ad personalization, clear the data used for ads, and dismiss any ad.
- **No ads on Plus, Pro, Business or Enterprise.**

STAY SAFE

Treat an ad like any other ad

An ad inside ChatGPT is still an ad. Before you buy, check the company the same way you would if you saw it in a magazine: look up reviews, compare prices, and never pay by gift card or wire. If an "ad" asks for your password or bank details, close it and tell a family member or call me.

Can I turn the ads off?

OpenAI says it will always offer a way not to see ads, including a paid plan without them. Plus and the plans above it have no ads. Reporting by technology news sites says free users can also choose an ad-free option in exchange for fewer free messages, but OpenAI's own wording on this varies, so look in your ChatGPT settings to see what's offered on your account. Most people find the ads easy to ignore.

GOOD TO KNOW

It's a test, and it may change

OpenAI described ads as a test that it will refine over time. If what you see doesn't match this chapter exactly, that's why. The safety advice stays the same.

PART 2

Getting Started

Getting the genuine app, making your account, finding your way around the screen, and asking your very first question.

CHAPTER 5

Getting the Real App

The single most important step happens before you ask a single question: making sure you have the **real** ChatGPT. App stores have plenty of look-alikes with similar names and icons, and some of them charge steep weekly fees or collect your information.

On an iPhone

1. Open the **App Store** (the blue icon with a white "A").
2. Tap **Search** and type **ChatGPT**.
3. Look for the app named **ChatGPT** whose maker, shown under the name, is **OpenAI**.
4. Tap **Get**. You may be asked to confirm with Face ID, Touch ID or your Apple Account password.
5. When it finishes, tap **Open**.

On an Android phone

1. Open the **Play Store** (the colorful triangle).
2. Tap the search box and type **ChatGPT**.
3. Choose the app named **ChatGPT** made by **OpenAI**.
4. Tap **Install**, then **Open**.

On a computer

You don't need to install anything. Open your web browser, type **chatgpt.com** in the address bar at the top and press Enter. OpenAI also offers ChatGPT apps for Windows and Mac on its download page, **chatgpt.com/download**, if you'd prefer an app.

SCAM ALERT

Fake ChatGPT apps

If the maker isn't OpenAI, it isn't ChatGPT. Look-alike apps may show a big "subscribe" screen the moment you open them, often with a weekly price. The real ChatGPT lets you start free. If you've already installed a look-alike, delete it, and check your app store subscriptions (Chapter 27) to be sure it isn't charging you.

TIP

A shortcut you can trust

Typing **chatgpt.com/download** into your browser takes you to OpenAI's own page, which links straight to the genuine iPhone and Android apps. That's a safe way to be sure.

CHAPTER 6

Creating Your Account & Signing In

An account lets ChatGPT keep a list of your past conversations and makes your settings follow you from phone to computer. It's free to create.

Signing up

1. Open the ChatGPT app, or go to **chatgpt.com**.
2. Tap **Sign up** (it may say **Sign up for free**).
3. Choose how to sign up: with your email address, or by tapping **Continue with Google**, **Continue with Apple** or a similar button if you already use one of those accounts.
4. If you use email, ChatGPT sends you a code or a link to prove the address is yours. Open your email, find the message from OpenAI and follow it.
5. Enter your name and date of birth when asked, then finish the welcome screens.

> GOOD TO KNOW
>
> **Which sign-in should I pick?**
>
> Using "Continue with Google" or "Continue with Apple" means one less password to remember: you sign in the same way you already sign into that account. Using email works just as well; just write the password down somewhere safe at home, or keep it in a password manager.

A strong, private password

- Use a password you don't use anywhere else.
- Make it long. Three or four unrelated words strung together are easy to remember and hard to guess.
- Never give your ChatGPT password, or any code ChatGPT texts or emails you, to someone who contacts you. OpenAI won't ask for it.

Your date of birth matters

ChatGPT uses your age to decide which safety settings apply. OpenAI also estimates whether an account may belong to someone under 18. If it guesses wrong about an adult, there's a way to confirm your age, covered in Chapter 23.

TIP

Can I use it without an account?

On the website you may be able to ask a few questions without signing in. You'll miss out on saved conversations and settings, though, so for regular use an account is worth the two minutes.

CHAPTER 7

A Tour of the Screen

ChatGPT's screen is simpler than it looks. Apps change their look from time to time, so if yours is arranged a little differently, look for the same pieces.

What you'll see	What it does
The message box	At the bottom. Tap here and type your question. This is where everything starts.
The send button	An arrow beside the message box. Tap it to send what you typed.
The + button	Beside the message box. Tap it to add a photo, take a picture or attach a file. It may also show tools like making an image or Study mode.
The voice icon	At the bottom right. Tap it to start a spoken conversation (Chapter 10).
The microphone	Some versions show a small microphone in the message box. It turns your speech into typed words you can check before sending.
The menu or sidebar	Tap the two or three short lines at the top left. Your past conversations, Projects, Health and your settings live here.
New chat	A pencil or "New chat" button at the top. Starts a fresh conversation on a new subject.
Your name or picture	At the bottom of the sidebar, or at the top. Tap it to reach Settings.

TIP

Make the words bigger

ChatGPT follows your phone's text size. If the answers are hard to read, make your phone's text bigger in its own settings and ChatGPT's text grows too. On a computer, hold the Ctrl key (or Command on a Mac) and tap the plus key to zoom in.

One conversation per subject

A **chat** is one conversation. ChatGPT remembers everything said earlier in the same chat, which is why follow-up questions work. When you change subjects, say from a recipe to a question about your car, tap **New chat**. It keeps things tidy and the answers stay on track.

CHAPTER 8

Your First Conversation

Let's ask something together. There's nothing to get wrong.

1. Open ChatGPT and tap the message box at the bottom.
2. Type a simple question, such as: *What's a good, easy soup to make on a cold day?*
3. Tap the send arrow.
4. Read the answer as it appears. It writes itself out line by line.
5. Now ask a follow-up, just as you would with a person: *Can you make it without onions?*
6. Then try: *Make the recipe shorter and put the steps in a numbered list.*

Notice what happened: you didn't need special words or commands. You asked, it answered, and you steered it toward exactly what you wanted. That's the whole skill.

A few good first questions

- *Explain what a "deductible" is, like you're talking to a friend.*
- *I have chicken, rice and frozen peas. What can I make for two people?*
- *Help me write a short birthday message for my granddaughter who just turned 16.*
- *What's the difference between a cold and the flu?* (Then remember to check anything important with your doctor.)
- *Suggest three day trips within two hours of Kent, Ohio.*

TIP

Copying an answer

Under each answer you'll see a few small buttons. One of them copies the whole answer so you can paste it into an email or a text message. On a phone you can also press and hold on the words.

GOOD TO KNOW

Finding an old conversation

Open the menu at the top left. Your past chats are listed there, newest first, and ChatGPT gives each one a short title. Tap one to pick up right where you left off.

PART 3

Talking to ChatGPT

How to ask so you get useful answers, how to have a spoken conversation, how to show it what you're looking at, and what to do when it gets things wrong.

CHAPTER 9

How to Ask Good Questions

ChatGPT does its best with whatever you give it, but a little context goes a long way. Think of it as talking to a helpful stranger: the more they know about what you need, the better they can help.

The simple recipe: who, what, how

Add	For example
Who it's for	"...for my grandson, who's 10." "...for my church newsletter."
What you need	"...a short thank-you note." "...an explanation of this letter."
How you want it	"...in three sentences." "...in a numbered list." "...in simple words." "...in large, plain steps I can follow."

Put together: *Write a short thank-you note to my neighbor Carol for shoveling my driveway. Keep it warm and under 60 words.* That gets you something you can use right away.

Steer it with follow-ups

The first answer is a starting point, not the final word. You can always reply with:

- *Shorter, please.* or *Give me more detail on the second point.*
- *Use simpler words.*
- *Make it sound more friendly* (or *more formal*).
- *Give me three other options.*
- *I don't understand the part about ____. Explain it another way.*

> **TIP**
>
> **Ask it to ask you**
>
> If you're not sure what to tell it, try: *Ask me a few questions first so you can help me better.* It will interview you, and the answer that follows is usually much more useful.

Regenerating an answer

If an answer misses the mark, you can ask for a fresh try. Look under the answer for a small circular arrow button, or simply type *Try again.* Each try is written new, so the second one may be better.

GOOD TO KNOW

Polite is fine, but not required

Many people say please and thank you to ChatGPT, and that's perfectly fine. It doesn't need it to work well, and it won't be offended either way.

CHAPTER 10

Talking Out Loud: Voice Mode

If typing on a small screen is a chore, voice is the answer. You simply talk, ChatGPT talks back, and you can carry on a whole conversation without touching the keyboard. It's included on every plan, including Free, with more voice time on the paid plans.

Starting a voice conversation

1. Open ChatGPT.
2. Tap the **voice icon** in the bottom right corner, next to the message box.
3. The first time, your phone asks permission to use the microphone. Tap **Allow**.
4. Choose a voice. You can pick from several, and change it later in the voice settings.
5. Start talking, just as you would on the phone. Pause when you're done, and ChatGPT answers out loud.
6. To see the words of the conversation, tap the round shape (the "orb") in the middle of the screen. Tap it again to go back.
7. When you're finished, tap the button to end the voice chat. The conversation is saved like any other chat.

> **TIP**
>
> **You can interrupt**
>
> You don't have to wait politely for it to finish. Just start talking and it stops to listen. You can say *Slow down*, *Speak louder and more slowly*, *Just give me the short version*, or *Say that again.*

Good things to try out loud

- *How many tablespoons are in a third of a cup?* (handy with flour on your hands)
- *Talk me through changing the batteries in a smoke detector, one step at a time. Wait for me to say "next."*
- *Help me practice what to say when I call the insurance company.*
- *Tell me about the history of the Erie Canal.*

The microphone is different from voice mode

If your message box shows a small microphone, tapping it turns your speech into typed words in the box. You can check and fix them, then tap send. That's useful when you want a written answer but don't want to type. The voice icon, by contrast, starts a spoken back-and-forth.

HEADS UP

If it can't hear you

Check that ChatGPT is allowed to use the microphone. Open your phone's **Settings** app, find **ChatGPT** in the list of apps, and make sure the microphone is allowed. Speaking in a quiet room helps too, and so does holding the phone a little closer.

STAY SAFE

Mind who's listening

Voice chats are conversations with a computer service, not a private phone call. Don't say anything out loud to ChatGPT that you wouldn't type into it: no account numbers, passwords or Social Security number.

CHAPTER 11

Showing ChatGPT What You See

On the Go, Plus and Pro plans, voice mode can also use your phone's camera, so you can point it at something and talk about it: "What's this plant?" "Which of these cables goes where?" OpenAI calls this **voice with video**. It isn't included on the Free plan.

On the Free plan you can still do something very similar: take a photo, send it and ask your question in writing or out loud. Chapter 13 shows how.

Using voice with video

1. Start a voice conversation by tapping the voice icon.
2. Look for a **camera** button on the voice screen and tap it. Allow camera access if asked.
3. Point the phone at what you want help with and ask your question out loud.
4. Move the phone slowly and keep the object well lit. Ask follow-up questions as you go.
5. Tap the camera button again to turn the camera off, or end the voice chat when you're done.

STAY SAFE

Point it carefully

Before you turn the camera on, look at what's in view. Don't show it open mail with account numbers, prescription labels, a credit card or a screen with a password. And never point it at other people without their permission.

HEADS UP

Not for emergencies or safety decisions

Don't rely on the camera to tell you whether a mushroom is safe to eat, whether wiring is safe or whether a medication is the right one. ChatGPT can be confidently wrong. For anything that could hurt you, ask a qualified person.

CHAPTER 12

When ChatGPT Gets It Wrong

ChatGPT can make mistakes, and OpenAI says so itself. Take that seriously. Here's how to tell when to trust it, and what to do when you're not sure.

Common kinds of mistakes

- **Made-up facts:** a confident date, number, name or quotation that turns out to be wrong.
- **Out-of-date information:** a price, phone number or rule that has since changed.
- **Misreading you:** answering a slightly different question from the one you meant.
- **Wrong math:** it's better than it used to be, but double-check sums that matter.
- **Made-up sources:** occasionally it names an article or web page that doesn't exist.

A thirty-second fact check

1. Ask it: *How sure are you about that? What could be wrong?* It will often point out its own weak spots.
2. Ask: *Where can I check this?* Then look at the source yourself, preferably an official website, such as medicare.gov, ssa.gov or your bank's own site.
3. For anything about your health, money, legal rights or safety, confirm with a real person: your doctor, pharmacist, bank or attorney.

> FROM BILL
>
> **My rule of thumb**
>
> Use ChatGPT to *understand* and to *prepare*, not to *decide*. It's wonderful for helping you figure out what to ask your doctor or your accountant. It's not a replacement for them.

Telling ChatGPT it's wrong

If you know an answer is wrong, just say so: *That's not right. The library closes at 5, not 8.* ChatGPT will correct itself in that conversation. You can also tap the thumbs-down button under an answer to tell OpenAI it wasn't good.

GOOD TO KNOW

It may agree with you too easily

ChatGPT tends to be agreeable. If you push back, it may change its answer even when it was right the first time. That's one more reason to check important facts somewhere independent.

PART 4

Photos, Files & Pictures

Sending ChatGPT a photo, having it read a letter or a PDF, and making pictures of your own, plus what to cover up before you share anything.

CHAPTER 13

Sending a Photo for Help

ChatGPT can look at a photo and talk about it. Snap a picture of a warning light on your dashboard, a plant in the garden, a confusing screen on your TV or a sign in another language, and ask what it means. Every plan can do this; the Free plan has a daily limit on uploads.

Sending a photo from your phone

1. Open a chat in ChatGPT.
2. Tap the **+** button beside the message box.
3. Choose **Camera** to take a new picture, or **Photos** to pick one you already took. (The words may differ slightly, such as "Add photos & files.")
4. The first time, allow ChatGPT to use your camera or photos when your phone asks.
5. Take or pick the photo. It appears in the message box.
6. Type your question, for example *What does this warning light mean?*, and tap send.

> **TIP**
>
> **One quick shortcut on iPhone**
>
> Reporting by Digital Trends says that pressing and holding the **+** button on iPhone shows your most recent photos so you can pick one fast. If yours doesn't do that, the steps above always work.

Getting a better answer from a photo

- Take the picture in good light, straight on, and fill the frame with the thing you're asking about.
- Say what you want: *Read me the small print on this label* is better than just sending the photo.
- If the answer seems off, send a closer or clearer photo and ask again.

STAY SAFE

Cover it up before you send it

Before you send a photo of any paper, cover or crop out account numbers, your Social Security number, your date of birth, Medicare number and signatures. ChatGPT can explain the letter perfectly well without them. Chapter 20 has the full never-share list.

CHAPTER 14

Reading Letters, Bills & PDFs

Some of the most helpful things ChatGPT does are with paperwork: the insurance letter full of jargon, the ten-page homeowners' association rules, the instruction booklet in tiny print. You can attach a file, such as a PDF, and ask questions about it.

Attaching a file

1. Tap the **+** button beside the message box.
2. Choose **Files** (on a computer it may say **Upload file** or show a paperclip).
3. Find the document on your phone or computer and tap it.
4. Ask your question, for example: *Summarize this letter in plain English. What, if anything, do I need to do, and by when?*

Questions that work well with paperwork

- *Explain this Explanation of Benefits. Do I owe anything?*
- *What are the three most important things in this document?*
- *Is there a deadline mentioned anywhere?*
- *Write down the questions I should ask when I call them about this.*
- *Turn these instructions into a short numbered list.*

GOOD TO KNOW

How long a document can it read?

There's a limit, and it depends on your plan. OpenAI's pricing page describes the free plan as handling roughly a dozen pages of text in one go with its everyday model, and the paid plans as handling more. For a long document, ask about one section at a time.

HEADS UP

Double-check the important parts

ChatGPT is very good at summaries, but it can miss or misread a detail. If a summary says you owe money, have a deadline or must sign something, look at that part of the original yourself, or call the company using the number printed on your statement.

SCAM ALERT

If the letter itself might be a scam

ChatGPT can help you spot warning signs in a suspicious letter or email, such as urgent threats, requests for gift cards or a mismatched return address. But don't call any phone number printed in a letter you're unsure about. Look up the company's real number yourself, on your card or their official website.

CHAPTER 15

Making Pictures with ChatGPT

ChatGPT can create pictures from a description, such as a cheerful birthday card picture with a golden retriever in a party hat, or a drawing of your garden plan. It can also change a photo you give it. The Free plan includes a limited number of pictures; the paid plans include more.

Asking for a picture

1. In the message box, describe what you'd like, starting with *Create an image of...* or *Draw...*
2. Add the details that matter: colors, style ("like a watercolor"), what goes in the picture and what it's for ("for a birthday card").
3. Tap send and wait. Pictures take longer than text, sometimes a minute or so.
4. Ask for changes in plain words: *Make the dog smaller and add "Happy 80th, Dad" at the top.*
5. To save it, tap the picture, then the download or share button.

Good uses for family

- A one-of-a-kind picture for a birthday or holiday card.
- A coloring page for a grandchild: *Create a simple black-and-white coloring page of a tractor on a farm.*
- Turning a pet photo into a painting-style picture for a frame.

HEADS UP

Pictures can be wrong too

Words inside pictures sometimes come out misspelled, and hands or small details can look odd. Check carefully before you print. If something's off, ask for it to be fixed.

STAY SAFE

Fake pictures and honesty

Never use ChatGPT to make a picture that pretends to show a real person doing something they didn't do. And remember: if *you* can make a convincing fake picture this easily, so can scammers. A shocking photo in a message is not proof of anything.

PART 5

Everyday Uses

Writing help, health questions, planning and hobbies, and getting current answers with sources.

CHAPTER 16

Writing Help: Letters, Notes & Emails

Staring at a blank page is hard. ChatGPT is a patient writing partner: it can draft something for you to change, or polish something you've already written.

Getting a first draft

Tell it who the message is for, what it's about and how it should sound. For example: *Write a short, polite email to my cable company asking them to remove a $15.00 late fee. I've been a customer for 20 years and this is my first late payment.*

Polishing your own words

- Paste in what you wrote and say *Fix any spelling and grammar, but keep it in my words.*
- *Make this sound warmer.* or *Make this shorter and clearer.*
- *I'm upset, but I want to stay polite. Help me say this firmly.*

Messages that matter

It can help with the hard ones too: a sympathy card, a letter to a family member after a disagreement, a eulogy outline. Use its draft as a starting point, then add the memories and words only you can add. The best results are a mix of its structure and your heart.

TIP

Make it sound like you

Ask: *Write it the way a retired schoolteacher from Ohio would say it: plain, kind, no fancy words.* Or paste in a note you've written before and say *Match this style.*

HEADS UP

Read before you send

Always read a draft all the way through before sending it. Check names, dates, amounts and anything ChatGPT may have added that isn't true, such as a detail it invented to fill a gap.

CHAPTER 17

Health Questions & ChatGPT Health

Many people use ChatGPT to understand a diagnosis, look up what a medication is for, or make sense of lab results. Used wisely, it can make you a better-prepared patient. Used carelessly, it can worry you needlessly or steer you wrong.

Good ways to use it

- *Explain what an A1C test measures, in simple words.*
- *What questions should I ask my doctor about starting a statin?*
- *Help me make a list of my medications and when I take them, so I can bring it to my appointment.*
- *My doctor said I have "mild osteopenia." What does that mean?*

ChatGPT Health

OpenAI now offers a section called **Health**, which you open from the ChatGPT sidebar. If you choose to, you can connect Apple Health and supported medical-records accounts so ChatGPT can talk about your own lab results, medications and activity, and help you prepare for appointments. OpenAI says Health is available to adults 18 and older in the U.S., on the web and on iPhone, on the Free, Go, Plus and Pro plans.

- **It's your choice:** you decide what to connect, and you can disconnect at any time.
- **Privacy promise:** OpenAI says connected health records, Apple Health information and the conversations that use them aren't used to train its main models or to target ads.
- **It asks first:** by default, ChatGPT asks before using your connected health information.

FROM BILL

Should you connect your records?

That's a personal decision, and there's no wrong answer. Plenty of people are happy simply asking general questions without connecting anything. If you do connect records, do it on your own device, with your own account, and think about who else might pick up your phone. I'm glad to talk it through with you.

STAY SAFE

Never a substitute for care

If you have chest pain, trouble breathing, signs of a stroke or any emergency, call 911, not ChatGPT. And never change or stop a medication because of something ChatGPT said. Ask your doctor or pharmacist.

CHAPTER 18

Planning, Recipes & Hobbies

This is where ChatGPT becomes fun. It's like having a well-read friend who's always happy to help you plan, cook or learn something new.

In the kitchen

- *I have ground turkey, a can of black beans and half an onion. Dinner ideas for two?*
- *Make this recipe for 12 people instead of 4.*
- *Suggest a week of low-sodium dinners with a shopping list.*
- *What can I use instead of buttermilk?*

Trips and outings

- *Plan a relaxed two-day trip to Amish Country with not too much walking.*
- *Make a packing list for a week in Florida in February.*
- *What should I know about traveling with medications on a plane?* (Then confirm with the TSA's own website.)

Learning and hobbies

- *Teach me the basics of watercolor painting, one lesson at a time.*
- *Which birds are common at feeders in northeast Ohio in winter?*
- *Explain the rules of pickleball like I've never played.*
- *Quiz me on U.S. presidents, one question at a time.*

TIP

Keep the plan

When you like a plan or a list, copy it into an email to yourself or into your phone's Notes app. That way it's easy to find later, even without ChatGPT.

HEADS UP

Check hours, prices and bookings

ChatGPT's suggestions are a starting point. Opening hours, prices and whether a place is still open can be out of date. Always confirm on the business's own website or by phone before you drive there.

CHAPTER 19

Search: Current Answers With Sources

ChatGPT can search the web for up-to-date information, such as today's weather, recent news or a store's current hours, and show you links to where it found it. Search is included on every plan, including Free.

How to use it

Usually you don't have to do anything special. When your question needs current information, ChatGPT searches on its own. You can also ask directly: *Search the web: what time does the Kent Free Library close today?*

Check the sources

1. Look for the small source links or names under or beside the answer.
2. Tap one to open the web page it came from.
3. Make sure the page is a real, trustworthy site, ideally the official one, such as the library's own website.
4. If the page doesn't say what ChatGPT said, trust the page.

TIP

Ask for official sources

Add *Use only official government or company websites* to your question when it matters, for example for Medicare, Social Security or tax questions.

SCAM ALERT

Watch for fake customer-service numbers

Scammers sometimes plant fake "support" phone numbers on websites. If ChatGPT gives you a phone number for your bank, Amazon or a utility, don't call it until you've checked it against the number on your card, your bill or the company's official website.

PART 6

What to Share and What Not To

The never-share list, the privacy settings worth a minute of your time, what ChatGPT remembers about you, and how age checks work.

CHAPTER 20

The Never-Share List

Here's the most important chapter in the manual. ChatGPT is a service run by a company. What you type, say or upload is sent to that company's computers. OpenAI describes real protections, which we'll cover in the next chapter, but the safest information is the information you never share in the first place.

Never type, say or upload these

Never share	Why
Passwords and PINs, including the codes that companies text you	With these, anyone can get into your accounts. No helper, human or computer, needs them.
Your Social Security number	It's the key to identity theft. ChatGPT never needs it.
Bank, credit card and investment account numbers	Explain the statement without the numbers. Cover them in any photo.
Your Medicare or insurance ID number	Medical identity theft is real. Talk about your coverage without the number.
Driver's license or passport photos	These are exactly what criminals look for.
Someone else's private details	Your friend's diagnosis or your grandchild's school and schedule are theirs to share, not yours.

Fine to share, with a little care

- General facts about your situation: *I'm 74, retired, and on Medicare.*
- Your first name, if you'd like it to use it.
- The text of a letter, with the account numbers and your address removed.
- Questions about health, money or legal matters, described in general terms.

TIP

The postcard test

Before you type something private, ask yourself: *Would I be comfortable writing this on a postcard?* If not, leave it out or describe it more generally. ChatGPT can still help.

SCAM ALERT

ChatGPT will never ask for your password

If anything that looks like ChatGPT, whether a chat, a pop-up, an email or a caller, asks for your password, a texted code, your bank details or remote access to your computer, it's a scam. Stop, close it and call someone you trust.

CHAPTER 21

Your Privacy Settings

A few settings give you real control over what happens to your conversations. They take two minutes and you only need to set them once.

1. Choose whether your chats help train ChatGPT

OpenAI says that for personal plans, it may use your conversations to train and improve its models unless you opt out. Opting out is easy and applies to your whole account, on every device.

1. Tap your name or picture (in the sidebar or at the top) and open **Settings**.
2. Tap **Data Controls**.
3. Turn off **Improve the model for everyone**.

Your chats stay in your history; they just won't be used for training from then on. OpenAI also offers a privacy portal on its website where you can choose "do not train on my content."

2. Use Temporary Chat for sensitive questions

A **Temporary Chat** is like a conversation with the door closed. OpenAI says temporary chats don't appear in your history, aren't used to train its models and don't create new memories about you. Look for **Temporary Chat** in the menu at the top of a new chat.

> GOOD TO KNOW
> **Temporary isn't the same as secret**
> OpenAI's help pages say it may keep a copy of a temporary chat for up to 30 days for safety purposes. So even in a temporary chat, follow the never-share list in Chapter 20.

3. Turn off ad personalization, if you see ads

If you're on the Free or Go plan and see ads, OpenAI says you can turn off ad personalization and clear the data used for ads. Look in Settings for the ads or personalization controls.

4. Delete chats you don't need

In your list of past chats, open the small menu beside a conversation (on a phone, pressing and holding the chat usually works) to see options such as rename, share and delete. Deleting old chats you no longer need is good housekeeping.

HEADS UP

Be careful with "Share"

Sharing a chat creates a link that anyone with the link can open. Only share a conversation that contains nothing private, and only with people you trust.

CHAPTER 22

Memory: What ChatGPT Remembers

ChatGPT can remember helpful things about you across conversations, such as that you're vegetarian, that you prefer short answers or that you live in Ohio. That saves you repeating yourself. The Free plan has a smaller memory; the paid plans remember more.

Seeing and managing what it remembers

1. Open **Settings**.
2. Tap **Personalization**.
3. Tap **Memory**. You'll see switches such as using saved memories and referring to past chats, and a way to **Manage** the memories it has saved.
4. In the list, delete anything you don't want it to keep. You can also turn memory off entirely.

TIP

Just tell it

You can manage memory in plain words: *Remember that I prefer large, simple steps.* Or: *Forget what I told you about my brother.* ChatGPT will confirm what it saved or removed.

STAY SAFE

Don't let it remember private details

If ChatGPT says it has saved something private, such as a health condition you'd rather not have stored or a family member's name and address, go to **Settings** > **Personalization** > **Memory** and delete it.

GOOD TO KNOW

Menus are being updated

OpenAI has been rolling out an improved memory experience, so the exact labels on your screen may differ slightly. Look for the word **Memory** under Personalization and you'll be in the right place.

CHAPTER 23

Age Checks, Teens & Grandkids

ChatGPT treats teens differently from adults, with extra safety protections. To do that, OpenAI uses signals to estimate whether an account may belong to someone under 18. If it thinks so, the teen experience can switch on.

If it mistakes you for a teenager

Occasionally an adult gets the teen settings by mistake. You don't have to do anything: you can keep using ChatGPT with the extra protections. If you'd like them removed, OpenAI offers age verification through a company called **Persona**:

1. Sign in to ChatGPT on the web at **chatgpt.com**.
2. Go to **Settings** > **Account**.
3. Select **Verify age**.
4. Follow Persona's steps. Depending on your country, it may ask for a live selfie, a photo of a government ID, or both.

OpenAI says it doesn't receive your ID or selfie itself, only your date of birth or an age result, and that Persona deletes the ID or selfie within 7 days after verification.

SCAM ALERT

Only verify through Settings

Real age checks start from **Settings** > **Account** inside ChatGPT. If an email, text or website you didn't go to on your own asks you to "verify your age for ChatGPT" by sending an ID photo, don't. That's a classic identity-theft trick.

Grandkids and ChatGPT

- OpenAI's terms say users must be at least 13, and anyone under 18 needs a parent's or legal guardian's permission. Ask the parents before helping a grandchild sign up.
- OpenAI has a page for parents at **chatgpt.com/parent-resources**. Point the parents to it; the family decisions are theirs.
- A good habit to share with grandkids: ChatGPT is great for explaining homework, but the thinking and the writing should be their own.

FROM BILL

Make it a shared activity

One of the nicest ways to learn ChatGPT is with a grandchild beside you. Let them show you a trick, and you show them the never-share list. Everyone learns something.

PART 7

Scams & Safety

The tricks that now use ChatGPT's name or AI itself: fake apps and sites, cloned voices and polished scam messages, and the simple family habits that beat them.

CHAPTER 24

Fake ChatGPT Apps, Sites & Offers

ChatGPT's popularity has drawn copycats. Some just want a subscription fee; others want your passwords or card number. The good news: a few simple checks keep you safe.

Where the real ChatGPT lives

Where	The genuine one
Website	**chatgpt.com** (OpenAI's company site is **openai.com**)
iPhone app	"ChatGPT" in the App Store, made by **OpenAI**
Android app	"ChatGPT" in the Play Store, made by **OpenAI**
Computer apps	From OpenAI's own download page, **chatgpt.com/download**

Warning signs of a fake

- The app's maker is anyone other than OpenAI, or the name adds words like "AI Chat Pro Assistant."
- It demands payment, often weekly, before you can ask a single question.
- A website address is close but not quite right, with extra words, odd spellings or unusual endings.
- An ad or email offers "free ChatGPT Plus forever" or "ChatGPT 10 now available" if you click a link and sign in.
- Something asks you to download a program to your computer to "unlock" ChatGPT.

SCAM ALERT

"Your ChatGPT subscription has expired"

Emails and texts like this, with a link to "update your payment," are a common phishing trick. Don't click. If you want to check your plan, open the ChatGPT app or type chatgpt.com yourself and look in Settings.

SCAM ALERT

Fake support numbers

If you search for "ChatGPT phone number," you may find numbers that aren't OpenAI's at all. Someone who answers and offers to "fix your account" by taking over your computer is a scammer. Hang up.

TIP

Already clicked or paid?

Don't panic. Change your ChatGPT password (and the password of any account you typed it into), call your bank or card company using the number on your card, and cancel any unknown app subscription (Chapter 27). Then call me if you'd like help checking your devices.

CHAPTER 25

AI Voice-Clone Scams

This is the scam I most want families to know about. The Federal Trade Commission warns that a scammer can use AI to clone the voice of someone you love. All they need is a short clip of that person's voice, which they may find in a video posted online, and a voice-cloning program. Then they call you, sounding just like your grandson or daughter, saying they're in trouble and need money fast.

What the FTC says to do

1. **Don't trust the voice.** However real it sounds, treat any urgent money request with suspicion.
2. **Hang up and call back** the person on a phone number you know is theirs.
3. **If you can't reach them,** contact them through another family member or their friends.
4. **Watch how they want to be paid.** Wiring money, sending cryptocurrency or buying gift cards and reading out the numbers are signs of a scam.
5. **Report it** at **ReportFraud.ftc.gov**.

SCAM ALERT

"Don't tell Mom and Dad"

Scammers often beg you to keep it secret, or hand the phone to a pretend lawyer or police officer. Secrecy plus urgency plus an unusual way to pay is the fingerprint of a scam, every time.

A family code word

Many families now agree on a private word or phrase that only they know. If someone calls claiming to be family in an emergency, ask for the word. A real family member will know it; a scammer won't. Choose something not on social media, such as a childhood pet's name or a family inside joke, and share it in person.

FROM BILL

Set it up this week

The next time the family is together, take two minutes to agree on a code word. It costs nothing and it's one of the most effective protections I know of.

HEADS UP

Video can be faked too

AI can now fake faces in video calls and photos as well as voices. If a video call or a picture is being used to ask you for money, apply the same rule: hang up, and call back on a number you trust.

CHAPTER 26

Scam Messages Written by AI

Scam emails used to give themselves away with bad spelling and odd grammar. Now criminals use AI tools to write polished, friendly, convincing messages. So the old "look for typos" rule isn't enough. Look at what the message *wants* instead.

The four red flags that still work

Red flag	What it sounds like
Urgency	"Act within 24 hours or your account will be closed."
Fear or excitement	"Suspicious activity detected." "You've won!"
An unusual way to pay	Gift cards, wire transfers, cryptocurrency, payment apps to a stranger.
A link or a phone number to contact them	"Click here to verify." "Call our security department."

Let ChatGPT help you check

ChatGPT can be a useful second opinion. Copy the text of a suspicious message, with no personal details, and paste it in with the question: *Does this look like a scam? What are the warning signs?* It's good at pointing out pressure tactics and mismatched details.

HEADS UP

A second opinion, not the final word

Even if ChatGPT says a message looks fine, never click a link or call a number from a message you're unsure about. Contact the company yourself, using the number on your card or statement or the website you normally type in.

SCAM ALERT

Romance and "investment" chats

Scammers also use AI to keep up long, warm conversations on dating sites and social media, sometimes for months, before asking for money or pitching an investment. Anyone you've never met in person who asks for money, or for help with cryptocurrency, is a scammer.

PART 8

Your Account

Upgrading and canceling without surprises, and keeping your account tidy and secure.

CHAPTER 27

Paying, Upgrading & Canceling

If you decide a paid plan is worth it, the key thing to know is **where you paid**, because that's where you cancel. There are three ways to pay for ChatGPT.

If you subscribed...	Then
In the iPhone app	Billed by Apple. Cancel in your iPhone's Settings (below).
In the Android app	Billed by Google Play. Cancel in the Play Store (below).
On chatgpt.com	Billed by OpenAI to your card. Manage it in ChatGPT's Settings on the website.

Canceling a subscription made on an iPhone

1. Open the **Settings** app.
2. Tap **your name** at the top.
3. Tap **Subscriptions**.
4. Tap **ChatGPT**.
5. Tap **Cancel Subscription** (you may need to scroll). If there's no Cancel button, it's already canceled.

Canceling a subscription made on Android

1. Open the **Play Store**.
2. Tap your **profile picture** at the top right.
3. Tap **Payments and subscriptions**, then **Subscriptions**.
4. Tap **ChatGPT**, then **Cancel subscription**, and follow the prompts.

HEADS UP

Deleting the app doesn't cancel

Google's help page makes the point plainly: removing an app from your phone does not stop the subscription. You must cancel it, on Android or iPhone. Google adds that after canceling, you can keep using the subscription for the time you've already paid for.

TIP

Set a reminder

If you try a paid plan, put a reminder on your calendar a few days before it renews. Then decide calmly whether to keep it. Apple's help page advises canceling a trial at least 24 hours before it ends if you don't want to be charged.

CHAPTER 28

Keeping Your Account Safe & Tidy

Good account habits

- **Use a strong, unique password**, or sign in with Google or Apple and keep that account secure.
- **Turn on two-step verification** if ChatGPT's security settings offer it on your account. It adds a code from your phone when someone signs in on a new device.
- **Sign out on shared computers.** At the library or a friend's house, sign out when you're done.
- **Lock your phone** with a passcode, so no one else can open your chats.
- **Tidy your history** now and then by deleting chats you no longer need (Chapter 21).

If you think someone got into your account

1. Change your ChatGPT password right away (or your Google or Apple password, if that's how you sign in).
2. Look through your recent chats for anything you didn't write.
3. Check Settings for a plan or payment you didn't choose, and check your card statement.
4. Call me if you'd like a hand. I can check your phone and computer with you.

Leaving ChatGPT

If you decide ChatGPT isn't for you, first cancel any paid plan (Chapter 27). Then look in ChatGPT's **Settings** for the option to delete your account. Deleting an account is permanent, so save any conversations you want to keep before you do it.

> GOOD TO KNOW
>
> **Just deleting the app is fine too**
>
> If you're on the Free plan and simply don't want ChatGPT on your phone, you can delete the app like any other. Your account stays, unused, and you can come back any time.

PART 9

Going Further & When to Call Bill

A few words worth knowing, common beginner mistakes, when a hand is worth it, and your one-page cheat-sheet.

CHAPTER 29

A Plain-English Word List

Word	What it means
AI (artificial intelligence)	Computer programs that do things we used to think needed a person, like understanding language.
Chat	One conversation with ChatGPT. Start a new one for each new subject.
Prompt	Simply what you type or say to ChatGPT. Your question or request.
Model	The "brain" behind ChatGPT. OpenAI updates it regularly and gives each version a name; you don't need to pick one.
Voice mode	Talking out loud with ChatGPT and hearing it talk back.
Upload	Sending ChatGPT a photo or a file from your phone or computer.
Memory	Things ChatGPT saves about you to use in future chats. You can view and delete them.
Temporary Chat	A conversation that stays out of your history and isn't used for training.
Project	A folder that keeps related chats and files together, such as "Kitchen remodel."
Hallucination	The odd word experts use when an AI makes something up and states it as fact.
Deepfake	A fake video, photo or voice made with AI to look or sound like a real person.
Phishing	A fake message designed to trick you into giving away passwords or money.

CHAPTER 30

Common Beginner Mistakes

Mistake	Do this instead
Believing every answer	Check anything important: health, money, legal, safety (Chapter 12).
Typing private numbers	Follow the never-share list (Chapter 20).
One endless chat about everything	Start a new chat for each new subject.
Paying right away	Use the free plan first; upgrade only if you keep hitting a limit (Chapter 3).
Downloading a look-alike app	Check that the maker is OpenAI (Chapter 5).
Giving up after one so-so answer	Ask again, add detail, or say what you didn't like (Chapter 9).
Trusting a familiar voice asking for money	Hang up and call back on a number you know (Chapter 25).

TIP

A week of things to try

Monday, ask it to explain a word you've wondered about. Tuesday, plan a dinner. Wednesday, try a voice chat. Thursday, send it a photo of something in the garden. Friday, have it help with a note to a friend. Saturday, look at your privacy settings. Sunday, teach a family member the code-word idea. That's ChatGPT learned, one easy day at a time.

CHAPTER 31

When to Call Bill

I've written this manual so you can handle ChatGPT on your own. But part of being helpful is being honest about when a hand saves you time, money or worry. Here's my straight advice, with no pressure.

Times it's well worth a call

- **Getting started:** installing the genuine app, creating the account, and setting the privacy options in Chapter 21 together.
- **You think you've installed a fake app** or you're being charged for something you don't recognize.
- **You clicked a link or gave information** to something claiming to be ChatGPT or OpenAI.
- **Deciding whether a paid plan is worth it** for how you actually use it.
- **Setting up voice, bigger text and other comfort features** so it suits your eyes and ears.
- **You'd simply rather have a patient person show you.** That's always a good enough reason.

What working with me is like

I work at your pace, explain everything in plain words, and I'll always tell you honestly when something isn't worth your money. I've been doing this for more than 30 years, and I serve Portage County, Ohio, in person, and anywhere by remote session. My help is $49 remote · $99 in your home.

FROM BILL

How to reach me

Call or text **(330) 200-8042**, or book a time at **billshometech.com/book**. If I'm busy when you call, you may reach Sophie, my AI receptionist, who can take your details so I can get back to you. No question is too small.

SCAM ALERT

How you'll know it's really me

I'll never contact you out of the blue asking for passwords, codes or payment by gift card. If you're ever unsure, hang up and call (330) 200-8042 yourself.

Thank you for letting me help you get comfortable with ChatGPT. Ask freely, keep your private details private, and remember I'm only a phone call away.

— Bill

CHAPTER 32

Your ChatGPT Cheat-Sheet

Print just this page and keep it by your computer or phone charger. The whole manual, boiled down.

The everyday moves

To do this	Do this
Ask a question	Tap the message box, type, tap the send arrow.
Talk out loud	Tap the voice icon at the bottom right. Tap the orb to see the words.
Send a photo or file	Tap **+**, then Camera, Photos or Files. Cover private numbers first.
Start fresh	Tap **New chat** for each new subject.
Find an old chat	Open the menu at the top left.
Private question	Use **Temporary Chat**.
Stop chats training ChatGPT	Settings > Data Controls > turn off Improve the model for everyone.
See what it remembers	Settings > Personalization > Memory.

Never share

- Passwords, PINs or texted codes
- Social Security, Medicare, bank or card numbers
- Photos of your ID, checks or cards

Scam rules

1. Real ChatGPT is made by OpenAI: chatgpt.com, or the app by OpenAI.
2. No one from ChatGPT will call you or ask for your password.
3. A loved one's voice asking for money? Hang up and call them back on a number you know.
4. Gift cards, wires or cryptocurrency mean scam.
5. Report scams at ReportFraud.ftc.gov.

Keep handy

How I sign in	Email, Google or Apple (circle one)

My plan	Free, Go, Plus or Pro
Where I pay (if paid)	Apple, Google Play or chatgpt.com
Family code word	Agreed in person, kept private
Bill's Home Tech	(330) 200-8042 · billshometech.com/book · $49 remote · $99 in your home

WHAT THIS DOES FOR YOU

You've got this

You can now choose the right plan, ask good questions, talk out loud, get help with photos and paperwork, keep your private information private and spot the scams that use AI. That's everything you need to make ChatGPT a genuinely useful helper.