BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

Other AI Assistants Claude, Meta AI & Perplexity

What each is good at, free vs paid, voice, photos and privacy — explained in plain English, one step at a time

A plain-English guide to three more AI helpers

Take your time — asking an AI a question can't break anything

Written for you by Bill — Bill's Home Tech

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For Claude, Meta AI, Perplexity & Comet · facts current November 2026

What's Inside

This is your guide to three AI assistants beyond ChatGPT, Gemini and Copilot: Claude from Anthropic, Meta AI in WhatsApp, Messenger, Instagram and Facebook, and Perplexity with its Comet browser. Read it in any order and at your own pace; there's no test, and you can't fall behind. Every chapter explains what something does *for you*, with slow, step-by-step directions. Prices and settings are the companies' own as of November 2026. If a screen looks a little different on yours, the idea is still the same.

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PART 1

Meet Three More AI Helpers

Who makes Claude, Meta AI and Perplexity, what each one is good at, a few plain-English words, and what they cost in November 2026.

CHAPTER 1

A Note from Bill

Hello, and welcome. If you've read my ChatGPT, Google Gemini or Microsoft Copilot manuals, you already know the idea: you type or say a question in everyday words, and a computer program writes back an answer. Those three get most of the attention. But they aren't the only ones, and you may already have bumped into the others without meaning to.

Maybe a little blue-and-purple circle appeared in your WhatsApp or Facebook Messenger and you wondered who invited it. That's **Meta AI**. Maybe a grandchild told you they use **Claude** for writing, or a friend swears by **Perplexity** because it shows where its answers come from. This book is about those three, explained the way I'd explain them at your kitchen table: slowly, honestly, one step at a time.

I'm Bill. I've spent more than 30 years helping people with their technology, and I'll be straight with you: none of these is "the best." Each has strengths and weak spots, and each company handles your information a little differently. I hold all of them, including the ones I write about in my other manuals, to the same standard.

What this book covers

- **What each one is**, who makes it and what it's good at, in plain words.
- **Free or paid**: today's U.S. prices for Claude, Perplexity and Meta's new paid extras.
- **Claude**: getting the app, your first conversations, photos and documents, voice mode and the privacy switches.
- **Meta AI**: where it lives in Facebook, Instagram, WhatsApp and Messenger, what's public in its Discover feed, and how to delete chats.
- **Perplexity**: answers with sources, the Comet browser, and its data setting.
- **Using any of them wisely**: what never to share, why they sometimes make things up, and a side-by-side comparison with ChatGPT, Gemini and Copilot.
- **Scams**: fake AI apps, fake "Meta support" messages and cloned voices.

WHAT THIS DOES FOR YOU

What this book does for you

By the end you'll know what these three helpers are, whether you need any of them at all, how to try one safely for free, and how to keep your private life private while you do. You'll also know the tricks scammers play with AI, so you can spot them.

The honest "can't break it" promise

Asking an AI a question can't harm your phone or computer, and a bad answer costs you nothing if you don't act on it. Trying the free versions costs nothing either. There are only a few moments that deserve a pause, and I'll flag each one: **sharing a chat** in Meta AI (it can become public), **typing private details** into any AI, **signing up for a paid plan**, and **acting on health, money or legal advice** without checking it with a real person.

> **GOOD TO KNOW**
>
> **Facts current as of November 2026**
>
> Every price, plan name and menu in this book was checked against the companies' own help and pricing pages in November 2026. These services change often, sometimes monthly. If a screen or price looks different on yours, trust the screen.

And you're never stuck alone. If you'd like a hand, call me at **(330) 200-8042** and we'll sort it out together. There's no such thing as a silly question about this stuff.

— Bill

CHAPTER 2

Three More AI Helpers, in Plain English

All three of these are what people call **AI assistants** or **chatbots**. You write (or say) something, and they answer in full sentences. Under the hood they work much like ChatGPT: they've learned from enormous amounts of writing, and they predict a helpful-sounding reply. That's why they can be wonderfully useful and also, now and then, confidently wrong.

Word	What it means
Claude	An AI assistant made by **Anthropic**, a San Francisco AI company. Used on the website claude.ai and in apps for iPhone, Android, Windows and Mac.
Meta AI	The AI assistant made by **Meta**, the company that owns Facebook, Instagram, WhatsApp and Messenger. It's built into those apps, and also has its own app and website, meta.ai.
Perplexity	An "answer engine" made by a company of the same name. It searches the web for you and writes a short answer with numbered links to the pages it used.
Comet	Perplexity's own web browser (like Chrome or Safari) with its AI built in.
Prompt	Whatever you type or say to the AI: a question, a request, a pasted letter.
Chat or conversation	One back-and-forth with the AI. Most keep a list of your past chats.
Hallucination	The odd word for when an AI makes something up and states it as fact.
Model training	When a company uses people's conversations to teach future versions of its AI. Some let you switch this off (Chapters 9 and 20).
Voice mode	Talking out loud with the AI and hearing it answer, like a phone call.
Free plan / paid plan	All three can be used for free. Paying gets you more use, newer features or extra creative tools.

Why there are so many

Big technology companies are racing each other to build these assistants, and each one puts its assistant where its customers already are. Google puts Gemini in Android and Gmail, Microsoft puts Copilot in Windows and Word, and Meta puts Meta AI in the apps you use to talk to family. Claude and Perplexity come from newer companies, so you have to go and get them yourself.

TIP

You don't need all of them

Most people do perfectly well with just one assistant. If you already use ChatGPT, Gemini or Copilot and you're happy, you don't need to add another. This book helps you decide, and helps you handle the one that's already in your WhatsApp whether you asked for it or not.

CHAPTER 3

What Each One Is Good At

Here's my plain, even-handed summary. All three can answer questions, explain things and help with writing. The differences are in where they live and what each company has focused on.

Claude

- **Good at:** careful writing and rewriting, explaining long or confusing documents, and thoughtful back-and-forth conversation. It reads PDFs, photos and Word files you give it.
- **Where:** claude.ai in any web browser, plus apps for iPhone, iPad, Android, Mac and Windows.
- **Keep in mind:** you need to be **18 or older** and create an account. The free plan has usage limits that reset every few hours.

Meta AI

- **Good at:** quick everyday questions right inside the apps you already use to message family, plus making and editing pictures for fun.
- **Where:** Facebook, Instagram, WhatsApp and Messenger, the Meta AI app, meta.ai on the web, and Meta's AI glasses such as Ray-Ban Meta.
- **Keep in mind:** it's free, but Meta says your interactions are used to improve AI at Meta and, in many places, to personalize the posts and ads you see (Chapter 15). Its app has a public **Discover** feed (Chapter 13).

Perplexity

- **Good at:** looking things up. It searches the web, writes a short answer and shows numbered sources you can tap to check. Handy for news, product questions and "is this true?"
- **Where:** perplexity.ai, apps for iPhone and Android, and its own Comet browser.
- **Keep in mind:** a source link is a starting point, not proof. Always open the source for anything that matters (Chapter 22).

GOOD TO KNOW

They borrow each other's brains

Perplexity lets paying members choose which AI "engine" answers, and its list includes engines made by OpenAI (ChatGPT's maker), Anthropic (Claude's maker) and Google. So the line between these products is blurrier than the ads suggest.

A simple way to choose

If...	Then...
You mostly want quick answers in WhatsApp or Facebook	Meta AI is already there. Read Chapters 13 to 15 first.
You want to check facts and see sources	Try Perplexity.
You want help writing, or understanding a long letter or report	Try Claude (or ChatGPT, Gemini or Copilot, which do this too).
You're happy with ChatGPT, Gemini or Copilot	Stay put. You aren't missing anything essential.

CHAPTER 4

Free or Paid: Plans and Prices

Good news first: you can use all three for free, and for most everyday questions the free version is enough. Paid plans mostly give you **more use before you hit a limit**, plus newer features. Here are the U.S. prices as listed by each company in November 2026.

Claude

Plan	Price	What it's for
Free	No charge	Everyday chats, with limits that reset every few hours and weekly.
Pro	$20 a month, or $17 a month paid yearly ($200 up front)	More use, more features. Enough for nearly everyone who pays.
Max	$100 a month (monthly only)	Heavy, all-day use.
Ultra	$200 a month (monthly only)	The largest allowance, for very heavy use.

HEADS UP

Prices in the app can differ

Anthropic notes that its prices are for subscribing on the website and that buying inside the iPhone or Android app may cost a little more. If you decide to pay, compare before you tap Buy.

Perplexity

Plan	Price	What it's for
Free	No charge	Core search and chat, with limited file uploads and fewer advanced searches.
Pro	$20 a month, or $200 a year	More advanced searches, more file uploads, a choice of AI engines, image making.
Max	$200 a month, or $2,000 a year (yearly on the website only)	Very heavy use and the newest features first.

Meta AI

Meta AI itself is **free**, and Meta says the core experience will stay free. In September 2026 Meta introduced an optional subscription called **Meta One**, with a **Core** tier at **$7.99 a month** and a **Premium** tier at **$19.99 a month**. They mostly add more room to create pictures and videos with Meta AI, plus extras across Facebook, Instagram and WhatsApp. Meta says

Meta One is still in limited testing and isn't offered everywhere yet, so you may never see it. You don't need it for anything in this book.

GOOD TO KNOW

Muse is something different

In September 2026 Meta also launched **Muse**, a separate AI "agent" app with its own paid plans. It isn't the same as Meta AI, and you don't need it to use anything in this book.

Bill's honest advice on paying

- Start free. Use it for a few weeks before you spend a penny.
- Pay for **one** assistant at most. Paying for two that do the same job is the most common waste I see.
- If you already pay for Microsoft 365 Premium or a Google AI plan, you already have a capable AI assistant included.
- Note the renewal date the day you sign up, and how you paid (website, Apple or Google). That's where you'll cancel (Chapter 24).

PART 2

Claude, Step by Step

Getting Claude from Anthropic, your first conversations, sharing a photo or a letter, talking out loud, and the privacy switches worth setting on day one.

CHAPTER 5

Getting Claude and Creating an Account

Claude is made by a company called **Anthropic**. You can use it in a web browser on any computer, or in an app on your phone, tablet or computer. Whichever you choose, you sign in to the same account, and your chats show up on all of them.

Where to get it

Where	How
On a computer, in a browser	Type **claude.ai** into the address bar yourself.
iPhone or iPad	The App Store. Search for **Claude** and check the maker is **Anthropic**.
Android phone or tablet	The Google Play Store. Same check: the maker is **Anthropic**.
Mac or Windows app	Anthropic's download page, **claude.com/download**. It needs macOS 13 or newer, or Windows 10 or newer.

HEADS UP

Look-alike apps are out there

App stores have many "AI chat" apps with similar names and icons, some of which charge a weekly fee. The real one is called **Claude** and its maker is listed as **Anthropic**. If in doubt, go to claude.com/download and follow Anthropic's own link.

Create your account

1. Open claude.ai (or the app you installed).
2. Choose **Continue with Google** if you have a Gmail address, or type your email address.
3. If you used an email address, Claude sends you a sign-in link or code. Open your email, find the message and follow it.
4. Follow the short registration screens: your name, and confirming you're 18 or older.
5. You'll land on an empty page with a box to type in. That's it: you're ready.

GOOD TO KNOW

Adults only

Anthropic's consumer Claude is only for people **18 and over**. If its systems suspect someone is younger, Claude asks them to verify their age through a company called Yoti; Anthropic says it receives only a pass or fail, not the ID or photo. So Claude isn't the right pick for a young grandchild.

A quick tour of the screen

- **The message box** at the bottom (or middle, on a new chat). Type here.
- **The + button** beside it, for adding a photo or file (Chapter 7).
- **The microphone and sound-wave buttons** on the phone apps, for dictation and voice mode (Chapter 8).
- **Your chat list**, in the side menu (tap the menu button at the top on a phone). Every past conversation is kept here unless you delete it.
- **Settings**, reached by tapping your name or initials. This is where the privacy switches are (Chapter 9).

CHAPTER 6

Your First Conversations with Claude

The best way to learn is to try a few gentle questions. Type the way you'd talk to a knowledgeable friend. You don't need special words.

Try it now

1. Tap in the message box.
2. Type a question, for example: *Explain in plain English what a Medicare Advantage plan is, in five short sentences.*
3. Tap the send arrow (or press Enter on a keyboard).
4. Read the answer. If something isn't clear, just type a follow-up such as *What does "network" mean there?* Claude remembers what you said earlier in the same chat.
5. When you want to change the subject, start a **new chat** (the new-chat or pencil button). Keeping topics in separate chats keeps answers on track.

Good first things to ask

Try	Example
Write a letter	*Help me write a polite letter to my insurance company asking them to review a denied claim. Keep it under a page.*
Make it shorter	Paste a long email you wrote and ask: *Make this friendlier and half as long.*
Explain something	*What's the difference between a Roth IRA and a traditional IRA? Explain like I'm new to this.*
Plan something	*Give me a simple three-day plan for visiting Cleveland with grandkids aged 8 and 11.*
Brainstorm	*Ten ideas for a 50th anniversary toast for my brother and his wife.*

TIP

Tell it who it's for

Answers get much better when you say who the answer is for and how long it should be: "in plain English," "for a 10-year-old," "in three bullet points," "in large, simple steps." If the reply is too long, say "shorter, please." It won't mind.

Free plan limits

On the free plan, Claude gives you a certain amount of use over each five-hour stretch and each week. Long messages and big attached files use it up faster. If you reach the limit, Claude tells you when you can continue. Nothing is lost; just come back later.

HEADS UP

Claude can be wrong

Like every AI, Claude sometimes states things that aren't true, especially specific numbers, dates, quotes, medicine doses and legal rules. Use it to understand and draft, then check anything important with a trusted source or a real professional (Chapter 22).

CHAPTER 7

Photos, Documents and Projects in Claude

One of Claude's most useful tricks is reading something for you: a confusing letter from Medicare, a long warranty, a photo of a sign in another language. You add the file, then ask your question about it.

Add a photo or document

1. Start a chat and tap the **+** button beside the message box.
2. On a phone, choose to take a photo, pick one from your photos, or pick a file. On a computer, choose a file from your computer (or drag it into the chat).
3. Type your question, for example: *What is this letter asking me to do, and by when?*
4. Send it. Claude reads the file and answers.

What it can read

File	What Claude does
PDFs	Up to 1,000 pages. For PDFs of 100 pages or fewer, Claude looks at the pictures and charts too; for longer ones it reads only the text.
Word, text and spreadsheet files	It reads the words (embedded pictures aren't read).
Photos and screenshots	Yes, including photos of paper letters, labels and screens.
How many	Up to 20 files in one chat, each up to 500 MB.

STAY SAFE

Cover the private parts first

Before you photograph a bill or letter for any AI, cover or crop out your Social Security number, Medicare number, account numbers and signature. Claude doesn't need them to explain the letter (Chapter 21).

Projects: a folder for one topic

A **project** is a named space where you keep chats and reference files about one subject, such as "Mom's care" or "Kitchen remodel." Every chat inside the project can draw on the files you added to it. Projects are available on the free plan too; free accounts can have up to five.

TIP

Claude can make files too

Ask Claude to "make this into a Word document" or "put this in a spreadsheet" and it can often create a file you can download. Check the file before you send it to anyone.

CHAPTER 8

Talking Out Loud: Claude's Voice Mode

If typing on a phone is a chore, you can simply talk. Claude's phone apps have two different speaking features, and it helps to know which is which.

Feature	What happens
Dictation (the microphone)	You speak, your words are typed into the message box, and Claude answers in writing. Good when you want to read the answer.
Voice mode (the sound wave)	A spoken back-and-forth, like a phone call. Claude answers out loud.

Start voice mode

1. Open the Claude app on your iPhone or Android phone.
2. Tap the **sound-wave** button next to the microphone in the message box.
3. The first time, choose a voice you like.
4. Start talking. Claude listens and answers out loud when you pause.
5. When you're done, end voice mode with the button on screen. Your conversation is saved in the chat as text, so you can read it later.

> TIP
>
> **If it keeps cutting you off**
>
> Hands-free listening is the usual setting: Claude answers when you pause. If it jumps in before you're finished, switch to **push-to-talk**, where it only listens while you hold the button and you let go to send. A quieter room helps too.

Good to know

- Voice mode works on the free plan, and voice chats count toward your usage limits.
- Claude doesn't guess your language. Choose it in the app's settings under Voice, or ask Claude out loud to switch languages.
- You can move between typing and talking in the same chat without losing your place.

CHAPTER 9

Claude's Privacy Settings: Training, Memory, Incognito and Deleting

Four settings decide what happens to your Claude conversations. Take five minutes to look at each one on your first day. All of them are in **Settings**, which you reach by tapping your name or initials.

1. Model training: "help improve" Claude

Anthropic asks every user whether their chats may be used to train future versions of Claude. Your choice is a switch in **Settings > Privacy**, about helping to improve Anthropic's AI models. Here's what each choice means, in Anthropic's own terms:

Your choice	What Anthropic does
Switch **on** (allow training)	New and resumed chats may be used to train future models and kept in a de-identified form for up to **5 years**.
Switch **off**	Chats aren't used for training, and the standard **30-day** back-end retention applies after you delete them.
Thumbs up / thumbs down	If you rate an answer, that conversation is kept for 5 years with your feedback, whichever choice you made.

1. Tap your name or initials, then **Settings**.
2. Open **Privacy**.
3. Find the switch about helping improve the AI models and turn it off or on, as you prefer.

HEADS UP

Switching off isn't retroactive

Anthropic says turning the switch off stops **future** use. Chats already included in a training run that's under way, or in a model already trained, aren't taken back out. So decide early.

2. Memory

Claude can remember useful things from your past chats (for example, that you're writing a family history) so you don't have to repeat yourself. Memory is **on** by default on every plan, including free. To change it, go to **Settings > Your Claude** (on older versions, **Settings > Memory**). You can **pause** it, which keeps what's saved but stops using it, or **reset** it, which permanently deletes all memories.

3. Incognito chats

An **incognito chat** isn't saved to your chat list and isn't added to memory. It's available on every plan, including free. Use it for one-off questions you'd rather not keep, such as a health worry. To start one, tap the little **ghost** icon near the top right of a new chat. Incognito chats aren't used to train Claude even if you allowed training, but they can't be used inside a project.

4. Deleting a chat

Open the chat list, open the menu beside the chat you want gone, and choose **Delete**. Anthropic says a deleted chat disappears from your history right away and is removed from its back-end systems within 30 days, and it won't be used for future training.

GOOD TO KNOW

One exception to every rule

If a chat is flagged for breaking Anthropic's usage rules (for example, attempts to cause harm), Anthropic keeps it longer: up to 2 years, with safety scores up to 7 years. Ordinary questions about recipes and Medicare aren't affected.

PART 3

Meta AI, Step by Step

The assistant that's already inside WhatsApp, Messenger, Instagram and Facebook: starting a chat, the Meta AI app and glasses, what's public, deleting chats, and what Meta does with them.

CHAPTER 10

Where Meta AI Lives, and Starting a Chat

Unlike Claude and Perplexity, you don't have to go looking for Meta AI. If you use WhatsApp, Messenger, Instagram or Facebook, it's already there. Nobody signed you up for anything, and it doesn't cost anything. It simply sits in the app, waiting until you ask it something.

Starting a chat, app by app

App	How to start
WhatsApp	On the **Chats** tab, tap the **Meta AI** icon (a multicolored ring). The first time, accept the terms. Then tap a suggested prompt or type your own.
Messenger	Tap the Meta AI icon. In a group chat, type **@Meta AI** followed by your question.
Instagram	Tap the Meta AI icon in your messages (DMs), or use it from the search bar.
Facebook	On a computer, choose Meta AI from the list under your name. In the phone app, go through Messenger. Typing a question into Facebook's search bar can also show a quick Meta AI answer at the top.
Meta AI app	Open the app and tap **Ask Meta AI** at the bottom, then type (Chapter 11).

Try it in WhatsApp

1. Open WhatsApp and go to the **Chats** tab.
2. Tap the round, multicolored **Meta AI** icon.
3. If asked, read and accept the terms.
4. Type a question, for example: *What's a good side dish to bring to a Thanksgiving potluck for 12?*
5. Tap send. Meta AI answers in the same chat window, just like a message from a person.

What Meta AI can and can't see in WhatsApp

This is the question I get most, so here's WhatsApp's own answer. Your ordinary chats with family and friends stay **end-to-end encrypted**: Meta can't read them. Meta AI only sees messages you send **to** it, messages in a group that mention **@Meta AI**, and messages someone deliberately forwards to it.

TIP

Keeping Meta AI out of one chat

WhatsApp has a setting called **restricted chat** that either person can turn on in a one-to-one chat. It blocks Meta AI features in that chat. It can't stop someone from copying or forwarding a message to Meta AI themselves, so it's a courtesy lock, not a vault.

GOOD TO KNOW

Can I just turn it off?

Not completely. Meta doesn't offer one switch that removes Meta AI from WhatsApp, Messenger, Instagram or Facebook. If you never tap it or mention it, it does nothing. That's the honest answer, and it's the same for the AI built into most big apps these days.

CHAPTER 11

The Meta AI App, Voice and Pictures

Meta also makes a separate **Meta AI** app for iPhone and Android, and a website, **meta.ai**. If you own Ray-Ban Meta glasses, you may already have it: Meta turned its old glasses app, Meta View, into the Meta AI app.

Your first chat in the app

1. Install **Meta AI** from the App Store or Google Play. Check that the maker is Meta.
2. Open it and follow the sign-in screens. If you already use Facebook or Instagram, it may offer to use that account.
3. At the bottom, tap **Ask Meta AI** and type your question.
4. Some versions let you pick a mode first, such as **Instant** for quick answers or **Thinking** for harder questions. If you're not sure, leave it as it is.

Incognito chats

Meta AI offers **incognito chats** too. WhatsApp describes them as chats Meta and WhatsApp can't see, and that disappear when you leave. They're the better choice for a private one-off question.

Talking out loud

The Meta AI app lets you speak to it and hear answers. Look for the microphone or voice button beside the message box. The first time, your phone asks permission to use the microphone; tap **Allow**. Keep in mind that Meta says Meta AI **voice conversations are stored by default** and may be used to improve its AI. You can delete recordings later (Chapter 14).

Making pictures

Ask Meta AI to *imagine* or *create an image* of something ("a watercolor of a red barn in the snow") and it makes several pictures to choose from. You can save one, ask for changes, or have it animated. My AI Images and Video manual covers this in more detail. Two cautions: pictures you share to the app's feed are **public** (Chapter 13), and making pictures of real people without their permission isn't kind, even as a joke.

CHAPTER 12

Ray-Ban Meta and Other AI Glasses, Briefly

Meta's camera glasses, made with Ray-Ban and Oakley, look like ordinary sunglasses or eyeglasses but have a small camera, speakers and microphones. Meta AI is built in, so you can ask questions out loud, take a photo, or ask about what you're looking at. They're paired with the Meta AI phone app. This book isn't a full glasses guide, but here's what owners ask most.

Talking to Meta AI on the glasses

- Say **"Hey Meta"** and then your question, or **tap and hold the touchpad** on the side of the frame.
- To turn "Hey Meta" on or off: open the Meta AI app, tap **Glasses**, choose your glasses under **Device settings**, tap **Meta AI**, then open the "Hey Meta" settings.
- If it stops answering, Meta suggests turning "Hey Meta" and the wake sound off and back on, then trying again.

HEADS UP

Voice recordings are kept

Meta says the option to stop storing glasses voice recordings is **no longer available**. Recordings are kept by default and may be used to improve Meta's AI, but you can delete them any time in the Meta AI app's settings. Meta's privacy notice says transcripts and recordings are otherwise kept for up to one year.

STAY SAFE

Be a good neighbor with camera glasses

A small light on the frame shows when the glasses are recording, but many people won't notice it. Ask before photographing people, take the glasses off in doctors' offices, locker rooms and bathrooms, and don't ask the AI to look at other people's private papers or screens.

CHAPTER 13

Meta AI's Discover Feed: What's Public

This is the one part of Meta AI where a single tap can matter, so it gets its own chapter. The Meta AI app and website have a feed where people can post their AI chats, pictures and short AI videos (Meta calls these **vibes**) for others to see. It's like a public bulletin board.

What's private and what isn't

Item	Who can see it
Your chats with Meta AI	Private, unless **you** choose to share one to the feed.
A prompt, picture or vibe you share to the feed	**Everyone** on the Meta AI and Vibes apps and websites.
Your Meta AI profile (once you share)	Public: your profile picture, name, username, bio, who you follow and who follows you.
Comments on your shared vibes	Anyone, unless you limit comments.

HEADS UP

Read the button before you tap it

When you finish a chat or make a picture, the app may offer to **Share** or **Post** it. If you're only trying to save it or send it to one person, don't use the post-to-feed button. A chat about your health, your money or your family, posted by mistake, can be read by strangers.

If you shared something by mistake

1. Open the Meta AI app and tap your **profile picture** (usually at the lower left).
2. Find the post or vibe you shared and tap it.
3. Use its menu to **delete** it (or, for a prompt, change who can see it, if offered).
4. To clear everything you've ever posted at once, use **Remove all public vibes** (Chapter 14).

TIP

Limit comments

By default anyone can comment on vibes you share. Meta lets you limit comments so only you and Meta AI can reply. If you share at all, that's a sensible setting.

CHAPTER 14

Deleting Your Meta AI Chats and Prompts

Meta keeps your Meta AI chats until you delete them. Here's where to clean house in each place.

In the Meta AI app: delete everything at once

1. Open the Meta AI app and tap the **Menu**.
2. Tap **Settings**, then **Data & privacy**.
3. Tap **Manage your information**.
4. Choose what you want: **Delete all chats and media**, **Remove all public vibes**, or export a copy of your information first.
5. Confirm. Deleting can't be undone.

In WhatsApp

Your Meta AI chat in WhatsApp is deleted like any other chat: press and hold it in your Chats list (or open it and use its menu) and choose **Delete chat**. WhatsApp's help also explains how to ask Meta to delete information you've previously shared with Meta AI. Deleting the chat from your phone alone doesn't guarantee Meta has deleted everything, so if it matters, use that request too.

Voice recordings

If you talk to Meta AI in the app or on glasses, the recordings are kept. Open the Meta AI app's **Settings** and look for the voice or voice recordings section to review and delete them. Meta says deleting a recording also deletes the data tied to that conversation.

> GOOD TO KNOW
>
> **Deleting doesn't rewind training**
>
> Meta, like the other companies in this book, may already have used past chats to improve its AI. Deleting stops them from sitting in your history, but it can't pull them back out of AI that's already been trained. The best protection is not typing private details to begin with (Chapter 21).

CHAPTER 15

What Meta Does with Your Meta AI Conversations

Meta AI is free because it's part of Meta's business, which runs on advertising. Here, plainly, is what Meta says it does with your chats. I'm not trying to scare you off; I just want you to decide with the facts in hand.

The main points

- **Improving its AI.** Meta says it may use your prompts and the messages you share with Meta AI to improve its AI.
- **Personalizing posts and ads.** Since **December 16, 2025**, Meta uses your interactions with its AI to personalize the content and ads you see in its apps, where this has rolled out. If you chat with Meta AI about hiking, you may see more hiking posts and ads.
- **Sensitive topics excluded from ads.** Meta says chats about things like religious views, sexual orientation, political views and health aren't used to show you ads.
- **WhatsApp stays separate unless linked.** If your WhatsApp account isn't added to Meta's **Accounts Center**, your Meta AI chats in WhatsApp aren't used across your other Meta accounts.

HEADS UP

There's no single "don't use my AI chats" switch

Unlike Claude, Perplexity and ChatGPT, Meta doesn't offer an on-off switch that stops your Meta AI chats from being used. Your tools are general ones: **Ads Preferences** and the feed controls in Accounts Center, incognito chats, deleting chats, and simply choosing what you type.

Bill's simple rules for Meta AI

- Use it for everyday questions: recipes, trivia, directions, birthday-card wording.
- Don't tell it about your health, finances, passwords or family troubles. Use a private incognito chat or another assistant with a training switch if you need to ask something personal.
- Never tap a share or post button unless you mean for the whole world to see it.
- Remember that what you ask may shape the posts and ads you're shown.

PART 4

Perplexity, Step by Step

The answer engine that shows its sources: getting it, reading the numbered links, adding photos and files, the Comet browser, and the one privacy switch to know.

CHAPTER 16

Getting Perplexity and Your First Search

Perplexity works like a search engine that reads the results for you. You ask a question, it looks across the web, and it writes a short answer with little numbers that link to the pages it used. Think of it as a well-read librarian who hands you a summary and the books it came from.

Where to get it

Where	How
Any computer	Type **perplexity.ai** into your browser's address bar.
iPhone, iPad or Android	Search the App Store or Google Play for **Perplexity**. Check that the maker is Perplexity AI before you install.
Its own browser	**Comet**, free from perplexity.ai/comet (Chapter 19).

Your first search

1. Open Perplexity and tap in the box that says something like **Ask anything**.
2. Type a question in plain words, for example: *What are the signs of a stroke, and what should I do?*
3. Send it. Perplexity searches, then writes an answer. The small numbers in the answer are its sources.
4. Ask a follow-up in the box underneath, such as *Which hospitals near Ravenna, Ohio, are stroke centers?* It keeps the conversation going.

Make a free account

Creating a free account lets Perplexity keep your past searches (it calls each one a **thread**) in your **Library**, so you can find them later. Follow the sign-up screens; you can delete threads, or the whole account, whenever you like (Chapter 20).

STAY SAFE

In an emergency, call 911 first

Perplexity is good for learning, not for emergencies. If someone may be having a stroke or heart attack, call 911 before you type anything.

CHAPTER 17

Reading the Sources and Checking the Answer

Perplexity's big selling point is that it shows where its answers come from. That's genuinely helpful, but only if you use it. A source link is a starting point, not a guarantee.

How to check an answer in one minute

1. Read the answer, and note any sentence that matters to you, like a dose, a deadline or a price.
2. Tap the little number at the end of that sentence. It opens the page Perplexity used.
3. Look at who wrote that page. A government site (ending in .gov), a hospital, a well-known newspaper or the company's own site is more trustworthy than an unknown blog or a shopping site.
4. Find the sentence on that page yourself. If the page doesn't actually say it, don't trust it.

HEADS UP

Even with sources, AI can get it wrong

Perplexity can quote an outdated page, mix up two sources, or summarize a page incorrectly. That's why checking the one sentence that matters is worth a minute. The same goes for Google's AI answers, Copilot's and ChatGPT's search answers.

Choosing the AI "engine"

Paying members can choose which AI model writes the answers, including models made by OpenAI, Anthropic and Google. If you're on the free plan, you don't need to think about this; Perplexity picks for you.

Good questions for Perplexity

Kind	Example
Is this true?	*Is it true that Medicare will cover hearing aids starting next year? Show government sources.*
Compare products	*Compare the three most-recommended walk-in tubs. Prices and warranties, please.*
Recent news	*What happened with the Ohio Turnpike construction this week?*
Local	*What are the library hours in Kent, Ohio?* (Then check the library's own site.)

TIP

Ask for the kind of source you trust

Adding "use government sources" or "from the manufacturer's website" to your question steers Perplexity toward better pages. It's a small habit that improves answers a lot.

CHAPTER 18

Photos, Files and Voice in Perplexity

Like Claude, Perplexity can look at a photo or read a file you give it, then answer questions about it.

Add a photo or file

1. Start a new search and tap the **attach** button (often a paperclip or a **+**) beside the question box.
2. Choose a photo from your phone, take a new one, or pick a file such as a PDF.
3. Type your question: *What plant is this, and is it safe for dogs?* or *Summarize this warranty in five bullet points.*
4. Send it.

Item	What to know
Photos	JPEG, PNG and other common types, up to 40 MB each.
How many	The free plan has a limited weekly allowance of uploads, and photos count toward it. Uploads drop off your allowance about a week after you add them.
How long files are kept	Uploaded files are kept for 30 days by default. Deleting the thread removes them sooner.

STAY SAFE

Same rule as everywhere

Cover account numbers, your Social Security and Medicare numbers and your signature before you photograph a document for any AI (Chapter 21).

Talking instead of typing

The Perplexity phone app has a microphone you can tap to speak your question instead of typing it, and a voice mode for a spoken back-and-forth. The buttons sit beside the question box. The first time, your phone will ask to let Perplexity use the microphone; tap **Allow**. The screens change often, so if you don't see the voice button, update the app.

CHAPTER 19

Comet: Perplexity's Web Browser

Comet is a web browser, like Chrome, Safari or Edge, made by Perplexity. Its difference is a built-in helper, the **Comet Assistant**, that can read the page you're on, summarize it, answer questions about it and, if you let it, carry out tasks on websites for you.

Getting Comet

- Comet is **free** to download from **perplexity.ai/comet**.
- It's available for **Windows** and **Mac** computers and as an app for **iPhone** and **Android**. On a computer it needs a reasonably recent version of Windows or macOS; Perplexity's help center lists the current requirements.
- The assistant has monthly limits; Pro and Max members get more use. There's also an optional **Comet Plus** add-on at $5.00 a month for reading articles from partner publishers, included with Pro and Max.

Do you need it?

Honestly, most people don't. You can use Perplexity in the browser you already have. Comet is worth a look if you often read long articles and want quick summaries. If you install it, the setup will ask whether to make it your **default browser** and whether to bring over your bookmarks and passwords. It's fine to say no to both while you try it out.

HEADS UP

Be careful letting any AI browser act for you

An AI that can click and type on websites is powerful, and that's exactly why it deserves care. Don't let any AI browser (Comet, or the AI modes in Chrome or Edge) sign in to your bank, make purchases or send messages on its own. Websites can hide instructions meant to trick AI helpers. Use the assistant to read and summarize; do the clicking that involves money yourself.

GOOD TO KNOW

Switching browsers is a bigger change than it looks

Your saved passwords, bookmarks and the sites you're signed in to live in your current browser. If you move to Comet and later want to go back, it can be a bother. If you'd like to switch, it's a good thing to do with help.

CHAPTER 20

Perplexity's Privacy Settings and Deleting Searches

Perplexity has one important switch and a simple way to clean up your history.

The AI data retention switch

On free, Pro and Max accounts, a setting called **AI data retention** is **on** by default. It lets Perplexity use your searches to improve its AI. To turn it off:

1. Sign in on perplexity.ai or in the app.
2. Open your **Account settings** and go to **Preferences**.
3. Find **AI data retention** (older screens call it **AI Data Usage**) and switch it off.

HEADS UP

Only from now on

Perplexity says turning it off covers what you do **after** that date. Searches already used to improve its AI can't be taken back out. Turning it off also stops your saved memories from being used to improve its models.

Deleting searches (threads)

To delete	Do this
One search	Open your **Library**, tap the three-dot menu beside the thread and choose **Delete**, or open it and choose Delete.
All searches	Go to **perplexity.ai/library**, open the three-dot menu at the top right and choose **Delete all threads**. This can't be undone.
Uploaded files	Kept 30 days by default; deleting the thread removes them.
Everything	Deleting your account erases all your data, including your search history.

Memory

Perplexity can remember things about you to personalize answers. You'll find memory in the same settings area. Note a quirk: Perplexity says turning memory **off** doesn't erase what it already remembers. Clear the saved memories separately if you want them gone.

PART 5

Using Any AI Wisely

What never to type into an AI, why they make mistakes and how to check, how all six assistants compare, and how to cancel a paid plan or close an account.

CHAPTER 21

What Never to Share with Any AI

Every company in this book, and in my ChatGPT, Gemini and Copilot manuals, says roughly the same thing in its help pages: don't share information you wouldn't want stored. Here's my list, and it applies to all of them equally.

Never type or photograph

- **Passwords**, PINs and the answers to security questions.
- **Social Security**, Medicare and driver's license numbers.
- **Full bank, credit card or investment account numbers.**
- **Verification codes** texted to you. No real AI needs one.
- **Other people's private information**: a friend's diagnosis, a grandchild's school and address.

Think twice about

- **Health details.** It's fine to ask "what does an A1C of 7.2 mean?" without adding your name, birth date and doctor.
- **Your full name with your address** in the same chat.
- **Family conflicts and legal matters.** Describe the situation in general terms.
- **Photos of documents.** Crop or cover the numbers first.

TIP

The postcard test

Before you send, ask yourself: would I be comfortable writing this on a postcard? If not, leave it out or say it more generally. The AI will still be able to help.

The privacy switches, side by side

Assistant	Training switch?	Private-chat option	Where
Claude	Yes, your choice	Incognito chat	Settings > Privacy (Chapter 9)
Meta AI	No single switch	Incognito chat	Manage your information (Chapter 14)
Perplexity	Yes, on by default	Delete threads	Account settings > Preferences (Chapter 20)
ChatGPT	Yes, on by default	Temporary Chat	Settings > Data Controls

Assistant	Training switch?	Private-chat option	Where
Copilot	Yes	Delete history	Privacy settings in the app
Gemini	Keep Activity setting	Temporary chat	Gemini Apps Activity

CHAPTER 22

Why AI Gets Things Wrong, and How to Check

Every AI assistant makes mistakes. Anthropic, Meta, Perplexity, OpenAI, Google and Microsoft all say so in their own help pages. It isn't lying; it's predicting words that sound right, and sometimes what sounds right is wrong. The odd word for this is a **hallucination**.

Where mistakes are most common

- **Exact numbers**: doses, prices, dates, phone numbers, tax figures.
- **Recent events** and anything that changes often, like store hours or Medicare rules for next year.
- **Quotes and citations**: it may invent a quote or a book that doesn't exist.
- **Local details**: business addresses, which doctor takes which insurance.
- **Math with many steps.**

Four habits that catch most mistakes

1. **Check the one fact that matters** with a trusted source: the official website, your pharmacist, your bank, your doctor's office.
2. **Ask it to show its sources**, then open them. Perplexity does this by default; the others will if you ask, or when they search the web.
3. **Ask the question a second way.** If the two answers disagree, neither is trustworthy yet.
4. **Be suspicious of a phone number an AI gives you** for a company. Get it from the company's own website or the back of your card instead.

STAY SAFE

Health, money and legal questions

Use AI to understand a word, prepare questions for your appointment, or draft a letter. Don't change a medicine, move money or sign anything because an AI told you to. A real professional who knows your situation has the final word.

GOOD TO KNOW

It may agree with you too easily

AI assistants tend to be agreeable. If you ask "This is a good investment, right?" you may get a yes. Ask neutral questions instead: "What are the risks of this investment?"

CHAPTER 23

How They Compare: Claude, Meta AI, Perplexity, ChatGPT, Gemini and Copilot

Here are all six assistants Bill's manuals cover, side by side. I've tried to be scrupulously fair. None is "best"; each is strongest in a different place. Prices are U.S. monthly prices as each company listed them in November 2026.

Assistant	Made by	Lives in	Best known for	Paid from
Claude	Anthropic	claude.ai and its own apps	Writing, long documents, careful explanations	$20 a month (Pro)
Meta AI	Meta	WhatsApp, Messenger, Instagram, Facebook, glasses	Quick help inside apps you already use	Free; optional Meta One from $7.99 a month where offered
Perplexity	Perplexity AI	perplexity.ai, its apps, Comet browser	Search answers with sources	$20 a month (Pro)
ChatGPT	OpenAI	chatgpt.com and its own apps	All-round helper, voice, pictures	$8.00 a month (Go); Plus shown on the upgrade screen
Gemini	Google	Android, Gmail, Google search, its app	Working with Google services	$4.99 a month (Google AI Plus); $19.99 (AI Pro)
Copilot	Microsoft	Windows, Edge, Word, its app	Working with Windows and Office	$19.99 a month (Microsoft 365 Premium)

Free plans compared

Assistant	Free plan	Minimum age
Claude	Yes, with limits that reset every few hours and weekly	18
Meta AI	Yes; the core experience stays free	Check its terms
Perplexity	Yes, with limited uploads and advanced searches	Check its terms
ChatGPT	Yes, with limits on uploads, images and voice	13 (under 18 needs a parent's OK)
Gemini	Yes, including Gemini Live voice	Children only through Family Link
Copilot	Yes	13

If you only want one

- **Already live in Google (Android, Gmail)?** Gemini fits in naturally.

- **Already live in Windows and Word?** Copilot is already there.
- **Mostly use WhatsApp and Facebook?** Meta AI is already there; mind the privacy points.
- **Want to see sources for everything?** Perplexity.
- **Mostly write letters or read long documents?** Claude and ChatGPT are both strong here, and Gemini and Copilot handle it well too.

TIP

Try two, keep one

If you're curious, ask the same three questions of two free assistants for a week. Keep the one whose answers you understood best, and remove the other. There's no wrong choice.

CHAPTER 24

Canceling a Paid Plan and Closing an Account

The rule that saves the most trouble: **cancel where you paid**. If you subscribed through the iPhone or Android app, Apple or Google is billing you, and you cancel there. If you subscribed on the company's website, cancel in your account on that website. Deleting an app never cancels a subscription.

If you paid through Apple (iPhone or iPad)

1. Open the **Settings** app.
2. Tap your name at the top, then **Subscriptions**.
3. Tap the subscription (Claude, Perplexity or another).
4. Tap **Cancel Subscription**. If there's no Cancel button, it's already canceled.

If you paid through Google Play (Android)

1. Open the **Play Store** app and tap your profile picture.
2. Tap **Payments and subscriptions**, then **Subscriptions**.
3. Choose the subscription and tap **Cancel subscription**.

If you paid on the website

- **Claude:** sign in at claude.ai, open **Settings** and look for the billing or plan section to cancel.
- **Perplexity:** sign in at perplexity.ai and open your account settings to manage your subscription.
- **Meta One:** manage it from the Meta app where you signed up.

GOOD TO KNOW

You keep what you paid for

When you cancel, you can usually keep using the paid features until the end of the period you've already paid for. Then the account drops back to the free plan. Your chats aren't deleted by canceling.

Closing an account completely

If you want to stop using a service altogether, cancel any paid plan first, then delete the account from its settings. Perplexity says deleting your account erases all of your data,

including your search history. Claude and Meta also offer account deletion in their settings; look under privacy or account. In Meta's case, deleting your Meta AI chats (Chapter 14) is separate from deleting your whole Facebook or Instagram account, which most people don't want.

PART 6

AI Scams and Fake AI Helpers

The tricks criminals play with AI names and AI tools, the warning signs, and what to do if you've already clicked, paid or talked.

CHAPTER 25

AI Scams: Fake Apps, Fake Support and Cloned Voices

AI is new and exciting, and scammers love anything new and exciting. They borrow the names Claude, Meta AI, Perplexity and ChatGPT, and they use AI tools themselves to sound more convincing. The good news: the old warning signs still work. Here are the scams to know.

SCAM ALERT

The look-alike AI app

App stores and ads are full of "AI chat" apps with names and icons close to the real ones. Some charge a weekly fee after a short free trial; some exist only to collect your information. Get Claude from Anthropic, Perplexity from Perplexity AI and Meta AI from Meta, ideally by following the link on the company's own website. Check the maker's name before you tap Get or Install.

SCAM ALERT

"Your account will be disabled" messages

A message, email or Facebook post says your Facebook, Instagram, WhatsApp or AI account will be closed unless you "verify" through a link or send a code. It leads to a fake sign-in page that steals your password. Never type your password after tapping a link in a message. Open the app yourself and look at its notifications and settings instead.

SCAM ALERT

The cloned voice of someone you love

A call sounds exactly like your grandson: he's in trouble and needs money now. The FTC warns that scammers can clone a voice from a short clip posted online. Don't trust the voice. Hang up and call him back on the number you know, or check with another family member. Requests for wire transfers, cryptocurrency or gift cards are a sure sign of a scam.

SCAM ALERT

"AI will make you money"

Ads promise that an "AI trading bot" or "AI-powered online store" will earn you steady income. The FTC has sued schemes like this; in one case it said a company took more than $15.9 million from people by promising guaranteed income from AI-powered stores. No AI can guarantee profits. A promise of guaranteed returns is the scam.

SCAM ALERT

The fake support number from a search answer

You ask an AI or a search engine for a company's customer-service number, and the number it shows belongs to a scammer who planted it on a web page. When you call, "support" asks for remote access to your computer or for payment. Get support numbers from the company's own website, your bill, or the back of your card.

Warning signs, whatever the story

- **Hurry.** "Within 24 hours," "right now," "don't tell anyone."
- **Unusual payment:** gift cards, wire transfers, cryptocurrency, payment apps to a stranger.
- **A code or password request.** No real company or AI needs your verification code.
- **A request to install a program** so someone can see or control your screen.
- **A celebrity endorsement** for an AI money scheme. The FTC warns these videos are often faked.

Using AI to spot a scam

Here's a nice turnaround: any of these assistants can help you think through a suspicious message. Copy the text (not your personal details) and ask: *Does this look like a scam? What are the warning signs?* It's a useful second opinion, not the final word. When in doubt, call the company using a number you found yourself, or call me.

TIP

Already clicked, paid or talked?

Don't be embarrassed; these are professional criminals. Call your bank or card company using the number on your card. Change the password on the account involved from a trusted device, and turn on two-step verification. Report it at **ReportFraud.ftc.gov**. If someone had remote access to your computer, have it checked before you use it for banking again.

A family safe word

Agree on a private word or question with close family that a caller must know before you send money or share information. A cloned voice won't know it. Keep it off social media and don't share it with any AI.

PART 7

Help and Your Cheat-Sheet

An honest word about when a hand is worth it, and a one-page summary of all three assistants.

CHAPTER 26

When to Call Bill

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

Times it's well worth a call

- **Setting up an assistant the safe way**: the genuine app, a sensible account, and the privacy settings chosen on day one.
- **Meta AI questions**: what's public, cleaning up chats, or a post you shared by mistake.
- **You're paying for AI and not sure why**, or think you're paying twice. We'll find every subscription and keep only what you use.
- **Trying Comet or another new browser** without losing your bookmarks and passwords.
- **Ray-Ban Meta glasses** to pair, update or set up for privacy.
- **A message, call or app you're not sure about.** Ask before you click, call or pay.

What working with me is like

I work at your pace: no rushing, no talking down, and no jargon. I explain what I'm doing in plain words, and I'll tell you honestly when an upgrade or a new gadget isn't worth your money. I don't favor one AI company over another. I serve Portage County, Ohio, and I bring more than 30 years of professional experience to every visit.

> FROM BILL
>
> **How to reach me**
>
> Call or text **(330) 200-8042**, or book a time at **billshometech.com/book**. Help is **$49 remote · $99 in your home**. If I'm with another customer, my AI receptionist, Sophie, will answer and make sure I get back to you. No question is too small.

Thank you for letting me introduce you to these three helpers. Use the ones you like, ignore the ones you don't, and keep your private life private. You're the one in charge.

— Bill

CHAPTER 27

Your Claude, Meta AI and Perplexity Cheat-Sheet

Print just this page and keep it by your computer. The whole book, boiled down.

Where things are

I want	Go here
Claude	**claude.ai**, or the Claude app by Anthropic
Claude training switch	Settings > **Privacy**
Claude memory	Settings > **Your Claude** (or Settings > Memory)
Meta AI in WhatsApp	Chats tab > the multicolored **Meta AI** ring
Delete Meta AI chats	Meta AI app: Menu > Settings > Data & privacy > **Manage your information**
Perplexity	**perplexity.ai**, or the Perplexity app
Perplexity data switch	Account settings > Preferences > **AI data retention**
Delete Perplexity searches	**perplexity.ai/library** > three dots > Delete all threads

Everyday moves

To do this	Do this
Ask a private one-off question	Claude: the **ghost** icon (incognito). Meta AI: an incognito chat.
Read a letter or photo	Tap **+** (or the attach button), add it, then ask your question.
Talk instead of type	Tap the microphone or voice button by the message box.
Check an answer	Open the source, find the sentence yourself.
Cancel a paid plan	Where you paid: Apple, Google Play or the company's website.

Keep handy

Item	
Assistant(s) I use	_____
Email I signed up with	_____

Item	
Paid plan and renewal date	_____
Where I pay (website, Apple, Google)	_____

Safety, in three lines

- Never give any AI your passwords, codes, Social Security, Medicare or account numbers.
- In Meta AI, never tap Share or Post unless you want the world to see it.
- Check health, money and legal answers with a real person before you act.

WHAT THIS DOES FOR YOU

You've got this

You know what Claude, Meta AI and Perplexity are, what they cost, how to use them, and how to keep your information private. When you'd like a hand, call (330) 200-8042.