I get by with a little help from my (AI) friends
Using AI For Responsible Decision Making in Our Everyday Lives

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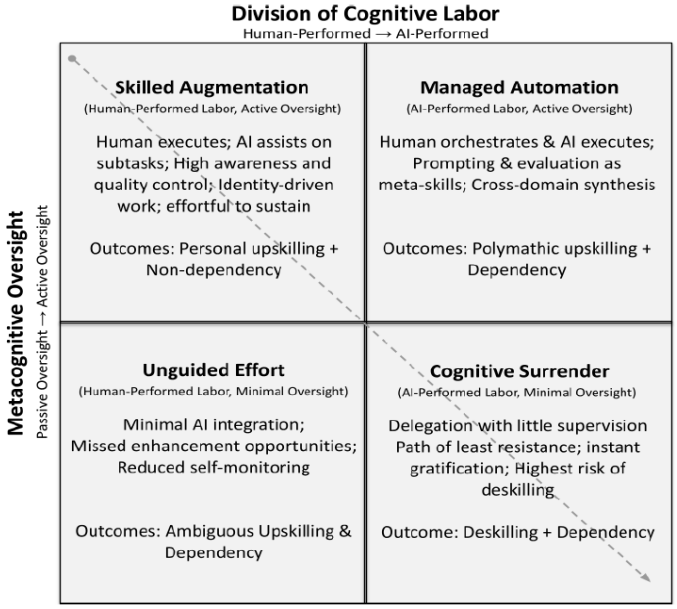
We make an astonishing number of decisions each day. At the higher end of estimation, research found that the average adult makes approximately 35,000 remotely conscious decisions each day. This equates to roughly 2,000 decisions per hour, covering everything from simple choices such as what to eat or wear, to complex ones including work and finances (Reill, 2023).

Artificial Intelligence (AI) can help with this—not as a crystal ball, and not as a substitute for judgment, but as a decision support partner. Think of it as a fast, tireless assistant who can sort messy inputs, generate options, summarise trade-offs, and reduce the mental clutter that turns small choices into mental fatigue.

The main issue is that we do not want to completely hand over all major decisions to AI. This cognitive offloading of overuse of AI, has been found to lead to many short term and possible long term detrimental effects. A study by Kim et al (2025) found that a high use of metacognitive active oversight and human division of cognitive labour resulted in skilled augmentation. This is where there are human design input and human execution, complemented by AI assistance in tasks. This results in outcomes of personal upskilling and non-dependence on AI. At the other extreme where there are metacognitive passive oversight and AI performed division of cognitive labour, this results in cognitive surrender of deskilling, dependence, lower self-efficacy and increased reliance on AI for decision making.

Figure 1: Framework of GenAI's Divergent Effects of Human Capability



Kim et al (2025)

To ensure we do not fall into AI cognitive surrender, a useful mantra is “AI for options, you for choices”. Let AI be your navigator, not your captain.

We need to ask, “How do I put AI into my life?”, “Where does AI reduce friction in my day without introducing new risks?” “How may AI be my helping friend, without totally taking over my life”. Set out below, areas of out lives where the return on effort is usually high. I have also included a few guardrails, which should always be considered when using AI.

What AI is actually good at

Modern AI tools are excellent at language and pattern tasks: drafting, summarising, comparing, brainstorming, categorising, and explaining. That makes them surprisingly useful for everyday decisions because most daily decisions are made with incomplete information and limited time. We’re constantly trying to turn a swirl of stuff into a clear next step. AI can turn the swirl into structure very quickly.

It can also sound confident when it’s wrong. It doesn’t know in the human sense. It predicts plausible outputs based on data patterns of language models. That’s why our job is to supply context and constraints, and our responsibility is to verify everything that matters. This is why critical thinking is even more important when using AI, to question assumptions and know or be able to check when it is hallucinating.

A simple rule of thumb is that the more a decision could harm you (financially, medically, legally, emotionally), the more the AI should be used for organisation and questions, not answers. With that in mind, here are the three everyday areas to apply AI.

1) **Time and attention decisions (the real scarce resource)**

Most of us don’t struggle with “time management.” We struggle with attention allocation. We lose energy to context switching, easy to distract especially from notifications and social media, underestimating task length, and carrying too many open loops in our head. AI helps because it can take your messy, human list of obligations and turn it into something that resembles a plan.

A practical use is to treat AI like a planning assistant. You dump what’s on your mind—tasks, deadlines, meetings, constraints—and ask it to propose a time based schedule that respects reality. Importantly, you’re not asking it to optimise your life. You’re asking it to reduce decision fatigue by producing a few good options.

For example, instead of staring at a list of 17 tasks and feeling mildly haunted, you can ask AI to group tasks into deep work, admin, calls, and errands; identify dependencies; and propose a sequence. This is where it shines: it’s fast, it’s systematic, and it doesn’t get emotionally attached.

AI can also help you make the invisible visible. If you tell it you’re best at focused work in the morning and slower after lunch, it can build a day that matches your energy curve instead of your guilt. That alone can make a plan feel more humane, and therefore more likely to happen.

A small but powerful extension is reflection. At the end of the day, you can ask AI to help you review what got done, what didn't, and why. Over time, it can help you spot patterns: "I always underestimate admin time" or "I schedule deep work when I'm least capable of it". That's not just planning, it's learning your own operating system.

2) Money decisions (trade-offs, not just numbers)

Money decisions are rarely purely mathematical. They're decisions about trade-offs based on our preferences, personality and risk appetite. These include comfort now versus flexibility later, convenience versus cost, quality versus upkeep, certainty versus optionality. AI can help because it's good at structuring comparisons and making hidden assumptions explicit.

One of the most useful applications is subscription and spending clarity. If you copy in a list of transactions, with personal identifiers removed, AI can categorise spending, spot recurring charges, and highlight quiet leaks like subscriptions you forgot existed. Even if you already have a budget, this can be the difference between a vague idea that "I think I'm spending a lot on takeaway" compared to "I'm spending $X per week on takeaway and it spikes on Fridays and Saturdays."

Another strong use is purchasing decisions. The internet is a swamp of reviews, affiliate links, and contradictory opinions. AI can help you cut through that by turning your decision into criteria, then assessing options against those criteria. This is especially helpful for purchases that have ongoing costs, anything involving maintenance, subscriptions, accessories, or time. A cheap item that costs you hours is not cheap. AI can help you calculate that in plain language.

It's also good at reframing the question. "Should I buy this?" is often too vague to answer. Better questions sound like: "What problem am I trying to solve?" and "Is buying the best solution, or am I trying to purchase relief from annoyance?" AI can gently push you toward that clarity without sounding like a self-help book.

A reliable approach is to ask AI to produce three options: buy it, don't buy it, and a third alternative you haven't considered. This could be to borrow, rent, delay, buy second-hand, choose a simpler version, bundle with something else. Then ask it to name the assumptions behind its recommendation. You're not looking for certainty; you're looking for better thinking.

The obvious caution is don't treat AI like a private banker. If you're using it for personal finances, share only what's needed. Remove account numbers, addresses, identifying details, and anything you wouldn't want copied elsewhere. When in doubt, summarise rather than paste raw data.

3) Health and wellbeing micro-decisions (where habits rule)

Most wellbeing outcomes come from small, repeated choices: sleep consistency, movement, meal planning, stress management, and the systems that support those behaviours. AI can help because it reduces the planning burden that often blocks good intentions.

Consider meal planning. The barrier usually isn't knowing that vegetables are beneficial, it's decision fatigue at 6:10pm. AI can propose a simple weekly plan based on your constraints: "I have 20 minutes, I hate food waste, I need leftovers twice, and someone in the house has declared war on mushrooms". It can produce a shopping list, suggest substitutions, and even design meals that share ingredients so you're not buying 14 separate things that later rot in the crisper drawer like forgotten science experiments.

Exercise planning is similar. AI can draft a realistic routine based on your time, equipment, fitness level, and injuries. It can offer progressions such as to start here, increase slowly, and fallback options for bad days. Real fitness is often built not on perfect weeks, but on the ability to do something small when motivation collapses.

Sleep, too, benefits from small system changes. AI can help you design a routine that fits your reality. Not the fantasy version provided by endless wellness guru influencers who recommend you meditate for one hour while journaling by candlelight at 4:30am. It can also help you identify likely friction points of late caffeine, late screens, an irregular bedtime and propose low-effort interventions.

The big caution here is medical decision-making. AI can be useful for general information, habit planning, and questions to ask a clinician, but it should not be treated as a diagnostic tool or a replacement for professional advice, especially for anything serious or urgent. In wellbeing, the safest pattern is to use AI to support behaviours and planning and use qualified professionals for diagnosis and treatment decisions.

The guardrails: keep AI helpful, not hazardous

Once AI starts influencing everyday decisions, you want a few rules that prevent it from becoming a confident noise machine.

One simple guardrail is a risk dial. For low-risk decisions (recipes, schedules, drafting messages) AI can be used freely. For medium-risk decisions (bigger purchases, budgeting strategy, career planning) use it to compare options and clarify assumptions, then verify key facts. For high-risk decisions (medical, legal, safety) use it mainly to organise information and generate questions - and rely on trusted sources and professionals for the decision itself.

A second guardrail is assumption discipline. Ask AI to state the assumptions it's making. When a recommendation is wrong, it's often because an assumption was wrong, that is your budget, your preferences, your constraints, your priorities. If you surface assumptions early, you keep control of the reasoning.

A third is the two-source rule for facts that matter. If AI provides a factual claim that affects a decision (prices, rules, statistics, health information) verify it using a reliable second source. AI is excellent at summarising, but it is not a guarantee of truth.

Finally, keep the human override. For any meaningful decision, ask yourself: “What would change my mind?” If the answer is “nothing,” you may not be deciding, you may be looking for permission.

Used well, AI reduces cognitive load where appropriate, freeing up thinking space for more meaningful tasks and problems. It helps you see options, organise information, and make trade-offs more explicit. It can be a small daily upgrade: fewer spirals, more clarity, less friction.

Used poorly, it can give you the feeling of certainty without the substance of it, an output that sounds convincing but steers you wrong. The remedy is simple. Treat AI like a capable assistant who works best with a clear brief, good constraints, and human oversight. Then enjoy the real benefit: less decision fatigue, more intentional choices, and the quiet satisfaction of having a helping friend who never needs a lunch break.

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