



100 Ways to Use AI to Save Time & Money

A Practical Guide for Everyday Life

THE VALLEY



What Is This AI Thing, and Why Should You Care?

- **It's just a conversation.**

You type what you need — in your own words — and it helps. No coding. No tech skills. No gatekeepers.

- **It's free to start.**

Go to claude.ai, make an account, and start typing. That's literally it.

- **It's like having an expert on call 24/7.**

Need a recipe? A budget? Homework help? A letter to your insurance company? Just ask.

- **It saves real time and real money.**

The 100 ideas in this deck are things regular people actually use AI for — not tech gimmicks.

For the Record, They've Been Wrong Before.

“ *The Internet is a series of tubes.*

Sen. Ted Stevens — chairman of the committee regulating the internet, 2006

“ *Transmitting the human voice across the Atlantic is based on absurd and deliberately misleading statements.*

U.S. District Attorney — prosecuting the inventor of radio, 1913

“ *By the year 2000, there won't be any more crude oil.*

Ecologist Kenneth Watt — speaking at the first government-backed Earth Day, 1970

“ *Americans born since 1946 now have a life expectancy of only 49 years.*

Paul Ehrlich — advisor to multiple administrations, 1970 (actual: ~79 years)

“ *A rocket can never work in the vacuum of space. There is nothing to push against.*

The New York Times, 1920 — retraction issued July 17, 1969, as Apollo 11 flew to the moon

“ *Y2K is a crisis without precedent in human history.*

BYTE Magazine, 1999 — the U.S. government spent \$100B preparing. Nothing happened.

New technology has always scared the people in charge. Every single time, they were wrong.

Set Up Claude Like a Pro

Do these once and everything that follows works 10x better.

Turn on Memory

Claude remembers your preferences, family details, and past conversations. No more re-explaining yourself every time.

Settings → Memory → Turn on

Connect Gmail

Draft and send emails right from the conversation. Saves the tab-switching dance.

Settings → Connected Apps → Gmail

Use File Creation

Claude can build you spreadsheets, docs, presentations, and PDFs. Download or share — no extra software.

Just ask: "Create a spreadsheet..."

Connect Google Calendar

Claude can check your schedule, add events, and set reminders. Great for family logistics, appointments, and deadlines.

Settings → Connected Apps → Google Calendar

Enable Reminders

Claude can ping you later — thaw the chicken, call the contractor, pay the bill. Your brain gets a break.

Just ask: "Remind me to..."

Try Claude Code (power users)

Give Claude access to files and folders on your computer for real hands-on project work. Next level.

Install from claude.ai/code

How to Talk to Claude (Prompting 101)

The better you ask, the better the answer. Here's how to get the most out of every conversation.

Be specific, not vague

Try: "Plan a week of dinners for 4 on \$80, no seafood."

Not: "What should I eat?"

Tell it the format you want

Try: "Give me a numbered checklist I can print."

Not: "Tell me about home maintenance."

Say what you DON'T want

Try: "Skip anything that needs a gym or special equipment."

Not: "Give me a workout."

Give context about yourself

Try: "I'm a single dad in rural NY with two kids under 10."

Not: "Help me with my schedule."

Ask for follow-ups

Try: "Now make that into a grocery list sorted by aisle."

Not: [Starting a whole new conversation]

Iterate — don't settle

Try: "Make it more casual" or "Cut this in half"

Not: [Accepting the first draft as final]

How to Talk to Claude (Prompting 101.1)

Use Photos and Audio!

DEMO TIME!

Live demo with the audience



Groceries & Meals (1/2)

- 1 Raid your own fridge first — let AI build meals from what you've already got. Zero waste, zero extra trips.

"I have chicken thighs, rice, broccoli, and soy sauce. Give me 3 dinners."

- 3 Drowning in zucchini from the garden? Get recipes, freezing hacks, and preservation plays before it all goes south.

"I have way too many tomatoes. How do I can salsa safely?"

- 5 Design a batch-cooking Sunday that sets you up with 10-15 freezer meals. One day of work, two weeks of wins.

"Give me a 4-hour batch cook plan for freezer-friendly family meals."

- 2 Stretch your grocery budget like a pro — get meal plans that hit hard on nutrition without hitting your wallet.

"Plan a week of meals for a family of 4 on \$100. No repeats."

- 4 Figure out if that drive to the big box store actually pencils out vs. just shopping local.

"Is it worth driving 25 min to Walmart to save \$30 on groceries?"

- 6 Swap out expensive ingredients without killing the dish. Pine nuts are a scam anyway.

"What's a cheap substitute for pine nuts in pesto that still tastes legit?"



Groceries & Meals (2/2)

- 7 Turn last night's leftovers into something nobody recognizes. Tuesday's roast becomes Thursday's tacos.

"I have leftover pot roast and mashed potatoes. What can I make?"

- 8 Drop a reminder so you actually remember to pull the chicken out to thaw. Claude + Reminders = no more frozen dinner panic.

"Remind me at 2pm tomorrow to take the chicken out of the freezer."

DEMO TIME!

Live demo with the audience



Home, Property & Vehicles (1/2)

- 9** Diagnose the problem before you call anyone. Save \$150 on a service visit you didn't need.

"My toilet keeps running after I flush. How do I fix it myself?"

- 10** Get a seasonal maintenance checklist built for upstate NY — gutters, furnace, pipes, all of it.

"Give me a month-by-month home maintenance checklist for Zone 5a."

- 11** Know if a contractor's quote is in the zone or in another galaxy before you sign anything.

"Is \$4,500 fair for replacing a 30-year-old hot water heater?"

- 12** That check engine light or weird noise? Get a read before you panic-drive to the dealer.

"My car makes a grinding sound when I brake. What's likely wrong?"

- 13** Compare vehicles with real math — fuel, insurance, maintenance, depreciation. Not vibes.

"Compare total 5-year cost: used Tacoma vs. used F-150, both 2021."

- 14** Know what you can safely DIY and what needs a licensed human. No ego, just facts.

"Can I install a ceiling fan myself or do I need an electrician?"



Home, Property & Vehicles (2/2)

- 15** Get prioritized energy moves — what actually saves money vs. what's just trendy.

"My 1960s house is drafty. What's the cheapest way to cut heating costs?"

- 17** Do the firewood math. How many cords, pellets vs. propane, and what your winter will actually cost.

"How many cords of firewood do I need to heat 1,800 sq ft in upstate NY?"

- 19** Winter-proof the whole property before the first freeze hits. Checklist. No excuses.

"Give me a complete pre-winter property checklist for a rural NY home."

- 16** Find the rebates and credits you're leaving on the table — NYSERDA, federal, utility.

"What NY state rebates can I get for installing a heat pump in 2026?"

- 18** Set a calendar reminder for furnace service, septic pumping, and well testing so future-you doesn't drop the ball.

"Add a calendar event for October 15 to schedule furnace maintenance."

DEMO TIME!

Live demo with the audience

\$ Personal Finances (1/2)

- 20** Build a budget that actually reflects your life. Simple categories, real numbers, no judgment.

"Help me build a monthly budget. I make \$4,200/mo take-home with 2 kids."

- 22** Compare insurance quotes side by side — deductibles, gaps, what you'll really pay.

"Compare these two health plans and tell me which one saves me more."

- 24** Script out a bill negotiation call so you walk in confident and walk out paying less.

"Write me a script to call Spectrum and negotiate a lower internet rate."

- 21** Decode confusing medical bills and insurance EOBs. Every. Single. Line.

"Explain this EOB — what do I actually owe and is any of it wrong?"

- 23** Get a tax prep checklist built for your exact situation. Homeowner, self-employed, kids — covered.

"I'm self-employed with a home office and two kids. What do I need for taxes?"

- 25** Research any big purchase before you pull the trigger — what matters, what's marketing noise.

"What should I look for in a used riding mower? What's a fair price?"

\$ Personal Finances (2/2)

- 26 Translate loan jargon into human language so you know what you're actually signing.

"Explain what APR, PMI, and closing costs mean in plain English."

- 28 Find the subscriptions quietly bleeding your account dry every month.

"I'm paying for Netflix, Hulu, Spotify, and 3 apps. Which should I cut?"

- 27 Plan for big expenses before they hit — roof, car, braces — with a real savings timeline.

"I need a new roof in ~2 years. It'll cost \$15K. Help me save for it."

- 29 Understand your property tax assessment and whether it's worth fighting.

"My property was assessed at \$285K but similar homes sold for \$240K. Should I grieve?"

DEMO TIME!

Live demo with the audience



Kids, School & Family (1/2)

- 30** Free homework help in any subject, any time. Like a tutor who's always awake at 10pm.

"Explain how to solve $2x + 5 = 17$ step by step for a 7th grader."

- 32** Compare colleges, trade schools, and BOCES programs with actual data, not brochures.

"Compare HVAC trade programs near Washington County NY — cost, length, job placement."

- 34** Help your teen nail their college essay without writing it for them.

"Help my daughter brainstorm her college essay about growing up in a small town."

- 31** Build flashcards, practice tests, and study guides matched to their grade level.

"Make 20 flashcards for a 5th grade science test on the water cycle."

- 33** Plan family weekends that don't require a second mortgage. Trails, free events, seasonal stuff.

"What are fun free things to do with kids near Cambridge NY this weekend?"

- 35** Know your IEP and 504 rights cold so you walk into school meetings prepared.

"What questions should I ask at my child's IEP meeting this week?"



Kids, School & Family (2/2)

- 36** Build a summer plan that keeps their brains on without making it feel like school.

"Create a fun summer learning plan for an 8-year-old who loves dinosaurs."

- 38** Find the right words for hard conversations with your kids. Age-appropriate, no BS.

"How do I explain to a 6-year-old why grandpa is in the hospital?"

- 37** Check your calendar and figure out the logistics for a packed sports week. Claude sees your schedule.

"Look at my calendar for next week and help me figure out soccer carpool logistics."

- 39** Vet camps and youth programs — what to ask, what's a red flag, what's actually worth it.

"What questions should I ask before signing my kid up for a week-long camp?"

DEMO TIME!

Live demo with the audience



Health & Wellness (1/2)

- 40** Understand a diagnosis or test result so you show up to the next appointment with real questions.

"My blood work says my A1C is 6.1. What does that mean and what should I ask my doctor?"

- 42** Meal plan around health conditions — diabetes, blood pressure, allergies — without going broke.

"Plan a week of low-sodium dinners under \$10/meal for two people."

- 44** Find real strategies to spend less on prescriptions. Programs, generics, comparison tools.

"How do I find the cheapest price for Metformin near me?"

- 41** Compare health insurance options by what you'll actually pay, not what the brochure says.

"Which is better: \$400/mo premium with \$1K deductible or \$250/mo with \$5K?"

- 43** Build a workout that doesn't require a gym membership or a 30-minute drive.

"Give me a 3-day workout plan using only bodyweight and resistance bands."

- 45** Decode medical bills and spot charges that shouldn't be there.

"I got billed \$800 for a 10-minute urgent care visit. Is that normal?"



Health & Wellness (2/2)

- 46 Set calendar reminders for the whole family's checkups, flu shots, and dental cleanings. Never miss one again.

"Add calendar events for my kids' annual physicals and dental cleanings in September."

- 47 Find mental health resources — local, telehealth, or just solid coping strategies.

"What are affordable therapy options near Washington County NY?"

DEMO TIME!

Live demo with the audience



Everyday Household (1/2)

48 Attack a cluttered room with a weekend plan that actually gets it done. No Pinterest required.

"Give me a Saturday plan to declutter and organize my garage."

50 Phase a renovation so you can do it right without doing it all at once.

"I want to redo my kitchen but only have \$3K now. Where do I start?"

52 Finally write that email, letter, or thank-you note you've been avoiding.

"Help me write a firm but polite complaint to my landlord about a broken heater."

49 Get any stain out of anything using stuff already under your sink.

"How do I get red wine out of a beige couch cushion?"

51 Come up with gift ideas that don't feel phoned in. Specific, thoughtful, on budget.

"Gift ideas for a 70-year-old dad who likes fishing and woodworking, under \$50."

53 Plan a party — food math, timeline, setup, activities — without the stress spiral.

"I'm hosting a graduation party for 40 people outdoors. Help me plan food and setup."



Everyday Household (2/2)

- 54 Plan a trip that doesn't blow the budget. Routes, timing, packing — all dialed.

"Plan a 3-day road trip from Cambridge NY to the Adirondacks for a family of 4."

- 56 Plan your garden for Zone 5a — seeds, spacing, timing, succession. The whole playbook.

"When should I start tomato seeds indoors in upstate NY and when do I transplant?"

- 55 Get straight answers on pet stuff — food, behavior, when to call the vet vs. wait.

"My dog has been limping for 2 days but seems fine otherwise. Vet or wait?"

- 57 Keep a multi-step home project on track so you don't paint before the electrician shows up.

"I'm remodeling a bathroom. What order should I do demo, plumbing, tile, and paint?"

DEMO TIME!

Live demo with the audience



Work, Career & Side Income (1/2)

58 Tailor your resume for the specific gig. Not a generic doc — a targeted weapon.

"Rewrite my resume bullet points for a warehouse supervisor job posting."

60 Draft the professional email you've been staring at for 45 minutes. Or let Claude draft it straight in Gmail.

"Draft a Gmail to my boss asking for a raise. I've been here 3 years, no increase."

62 Figure out pricing, customers, and NY requirements before launching a side hustle.

"I want to start a firewood delivery business. What do I need to get started in NY?"

59 Prep for interviews with likely questions and answers that don't sound rehearsed.

"Give me 10 interview questions for a school admin assistant role and how to answer."

61 Pick up new skills — Excel, QuickBooks, marketing — with a free self-paced plan.

"Build me a 2-week plan to learn Excel from zero using only free resources."

63 Price your work right. Know the market so you don't leave money on the table.

"What should I charge for residential lawn mowing in rural upstate NY?"



Work, Career & Side Income (2/2)

- 64 Write listings that actually move product on Marketplace, Craigslist, or Etsy.

"Write a Facebook Marketplace listing for a 2018 Husqvarna riding mower, good condition."

- 65 Create clean invoices and basic service contracts that protect you.

"Make me an invoice template for freelance handyman work."

- 66 Know your rights at work — overtime, breaks, PTO, safety. No guessing.

"Am I entitled to overtime in NY if I work more than 40 hours as an hourly employee?"

- 67 Map out a career pivot with a realistic gap analysis and timeline.

"I'm a restaurant manager who wants to get into project management. What's the path?"

DEMO TIME!

Live demo with the audience



Government & Paperwork (1/2)

- 68** Get help with any confusing form — FAFSA, Medicaid, permits. Field by field.

"Walk me through filling out the FAFSA for my son starting college in fall."

- 70** Find assistance programs you qualify for — HEAP, SNAP, WIC, childcare subsidies.

"What assistance programs can a single mom making \$38K/year qualify for in NY?"

- 72** Make sense of new rules, tax changes, or town board decisions in plain English.

"Explain what the new NY property tax cap means for my taxes."

- 69** Understand your options when you're in a dispute — landlord, contractor, insurance.

"My landlord won't fix the heat. What are my rights in New York?"

- 71** Draft a formal complaint or appeal that actually sounds like you know what you're doing.

"Help me write an appeal for a denied health insurance claim for my kid's therapy."

- 73** Prep for small claims court — evidence, process, what to say when you're in front of the judge.

"A contractor took \$2,000 and didn't finish the job. How do I file in small claims?"



Government & Paperwork (2/2)

- 74 Navigate DMV requirements before you waste an afternoon in line with the wrong paperwork.

"What do I need to bring to transfer a car title in NY?"

- 75 Figure out what permits you need before you start building or converting anything.

"Do I need a permit to build a 12x16 shed on my property in Washington County?"

DEMO TIME!

Live demo with the audience



Smarter Shopping

- 76** Get a buyer's guide before dropping serious cash. What matters, what's just marketing.

"What should I look for in a wood stove? What brands are reliable?"

- 78** Compare service quotes — internet, propane, roofing — with a clear decision framework.

"Compare these 3 propane delivery quotes and tell me which is the best deal."

- 80** Get coached up before a negotiation — used car, contractor bid, phone bill. Walk in ready.

"How do I negotiate the price on a used truck at a dealership?"

- 77** See through fake reviews and find the real recurring issues before you buy.

"Are these 5-star Amazon reviews for this generator legit?"

- 79** Spot scams before they get your money. Online, phone, in-person — all of them.

"Someone texted me about a package delivery fee. Is this a scam?"

DEMO TIME!

Live demo with the audience



Learning New Things (1/2)

81 Learn anything from zero at your own pace. No jargon, no judgment, no classroom.

"Teach me basic plumbing — I want to handle simple fixes myself."

83 Practice a language with a patient partner who never gets tired of correcting you.

"Have a simple conversation with me in Spanish and fix my mistakes."

85 Level up your writing for anything — Facebook post, wedding toast, letter to the editor.

"Help me write a toast for my brother's wedding. Keep it funny but sincere."

82 Get book recs that actually match what you're into. Claude remembers your taste over time.

"I loved Lonesome Dove and Blood Meridian. What should I read next?"

84 Understand confusing headlines — tariffs, interest rates, court rulings — in normal words.

"Explain what the Fed raising interest rates means for regular people."

86 Go deeper on any hobby — woodworking, fly fishing, birding, brewing. Get technical.

"What's the best joint for building a bookshelf — pocket screws, dowels, or dado?"



Learning New Things (2/2)

- 87 Get comfortable with tech at whatever pace works. Phones, email, online banking — all of it.

"Explain how to set up two-factor authentication like I'm 70."

DEMO TIME!

Live demo with the audience



Small Business & Farm (1/2)

88 Write a simple business plan you can actually use — for a grant, a loan, or just to get clear.

"Help me write a one-page business plan for a farm stand in Cambridge NY."

90 Create marketing materials that look pro without hiring anyone. Flyers, posts, emails.

"Write 4 Instagram captions for my farm's opening day this spring."

92 Navigate USDA programs, cost-shares, ag exemptions — the stuff they don't make easy to find.

"What USDA grants are available for small farms in Washington County NY?"

89 Understand small business taxes without needing a CPA on speed dial.

"What quarterly taxes do I owe as a sole proprietor in NY making \$60K?"

91 Set up farm record-keeping that works — expenses, yields, equipment, compliance.

"Design a simple spreadsheet system for tracking farm expenses and crop yields."

93 Draft a customer email and send it right from the conversation. Claude connects to Gmail.

"Draft and send a Gmail to my customer list about our new Saturday market hours."



Small Business & Farm (2/2)

- 94 Troubleshoot equipment before calling the dealer. Save the trip if it's a simple fix.

"My chainsaw bogs down under load. What should I check first?"

DEMO TIME!

Live demo with the audience



Getting More from Tech

- 95** Set up your phone to actually work for you — reminders, calendar, kill the noise.

"How do I set up a shared family calendar on iPhone that everyone can see?"

- 97** Pick the right internet plan for what you actually use. Stop overpaying.

"I have 4 people streaming, 2 on Zoom. What internet speed do I actually need?"

- 99** Make a dead-simple tech guide for a family member. Big steps, no jargon.

"Write a step-by-step guide for my mom to join a Zoom call on her iPad."

- 96** Lock down your digital life — passwords, two-factor, scam detection. Non-negotiable.

"Explain how to use a password manager like I've never heard of one."

- 98** Fix tech problems yourself before paying someone \$100 to restart your router.

"My printer says offline but it's turned on and connected. How do I fix it?"

- 100** Use Claude's file tools to work on docs, spreadsheets, and presentations without opening another app.

"Create a spreadsheet tracking my monthly expenses for the last 6 months."

DEMO TIME!

Live demo with the audience

Go Try One Thing. Right Now.

- 1 Pick one thing from this deck that would help you most today.
- 2 Go to claude.ai and create a free account.
- 3 Type what you need in your own words — there's no wrong way to ask.
- 4 See how much time it saves. Then come back for more.

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