

# AI LITERACY MATTERS

for everyone



**WORLD EDUCATION**  
— A DIVISION OF JSI —



## What is AI Literacy?

“AI literacy is being aware of the use and impact of AI in the world around you, and being able to critically evaluate and effectively and ethically employ AI to meet your goals”

## Why AI Literacy?

AI literacy is essential in today’s digital age as it underpins the ability to navigate, understand, and influence the AI-enhanced systems that permeate aspects of our interconnected lives—from our family dynamics and community interactions to our workplaces and healthcare decisions. Developing AI literacy helps ensure that all adults are not only consumers of AI technology but also informed participants who can leverage these tools to enhance their personal and professional lives. Moreover, fostering AI literacy is crucial for promoting digital equity and resilience, ensuring all individuals are equipped to benefit from technological advancements without being disadvantaged by them. It allows people to leverage AI while critically engaging with technology, recognizing biases embedded in AI systems, and advocating for fair and ethical AI practices that respect and enhance human dignity.

# AI Literacy in Practice

What does it look like to critically evaluate and effectively and ethically employ AI? The **BRIDGES digital skills framework** gives us concrete “I can” statements to imagine how different digital skills, including those related to AI literacy, might look in action for individuals, learners, workers, and educators. The inclusion of AI literacy in BRIDGES is intentional, to illustrate the connection between digital and AI literacy.

Here are some examples from the BRIDGES domains:

## **In Online Life and Privacy and Security**

- ▶ **As an individual**, I can provide feedback (likes, tags, or ratings) on movies to get similar recommendations in the future.

With AI literacy, individuals understand that their actions online affect what recommendations they see. This has implications for their data privacy and demands a critical evaluation of how companies gather data from user behavior and other means to make such recommendations.

## **In Information Skills and Creation**

- ▶ **As a learner**, I can use strategies to verify whether a shocking video of a known person might be a “deep fake.”

With AI literacy, learners use AI to generate engaging and realistic content. They also have the information skills to evaluate the digital media they encounter.

## **In Mobile and Workplace and Productivity**

- ▶ **As a worker**, I can use store apps to shop for breakroom supplies, which allows the store to learn about my shopping habits and preferences.

With AI literacy, employees use AI effectively to automate tasks and increase productivity. They balance that use with knowledge of how to keep a company’s devices and information secure.

## **In Privacy and Security and Communication**

- ▶ **As an educator**, I can check and report when a software I use is acting on harmful stereotypes.

With AI literacy, educators use AI to provide personalized learning opportunities and to generate engaging media. They are able to evaluate AI outputs and intervene when AI makes inaccurate decisions for a learner’s growth.

# How to Use this Brief

These “I can” statements provide just some examples of what AI literacy looks like in the real world. In the following pages, dive into why AI literacy matters for:



- Financial Literacy
- Digital Literacy
- Health Literacy
- Family Literacy
- Education and Training
- Civic Engagement
- Workplace Readiness

In order to build competencies in these areas, all adults must:

- Be aware of the use and impact of AI. For this reason, we include in the following pages sections titled “I spy AI,” drawing attention to how AI is used in the world around us and why it matters for these other literacies.
- Be able to critically evaluate and effectively and ethically employ AI to meet their goals. For this reason we include in the following pages sections titled, “With AI literacy, I can...” highlighting the attitudes, skills, and actions adults can take to maximize the benefits and mitigate the risks of AI as they navigate its use in these areas

AI literacy serves as a critical bridge between foundational life skills and broader digital competencies, enabling individuals to adeptly manage and utilize AI technologies in various domains of life.



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## for financial literacy

Understanding how AI works enables individuals to make informed decisions, critically assess the advice and services provided by AI-driven platforms, and navigate the increasingly complex financial landscape with confidence. Financial service and banking companies adopt AI for various applications like fraud detection, automated customer service, and credit scoring. While these advancements can improve efficiency and user experience, they also risk algorithmic discrimination, which can disproportionately impact minority groups and their access to essential services.



### I Spy AI...



**Mobile Banking Apps:** track my spending habits and send me alerts about unusual activity or potential savings



**Tax Filing Software:** uses a chatbot to answer my questions about deductions and guide me through the filing process.



**Credit Card Companies:** use AI tools to assess my creditworthiness and approve my credit card application.

### With AI literacy, I can...

- ✓ **Learn to identify AI interactions:** Recognize when AI is being used in financial applications, such as in predictive banking services or investment advice.
- ✓ **Consult with human experts:** Even when using AI-driven tools, periodically consult with financial advisors to ensure you're making well-informed decisions.
- ✓ **Understand data privacy:** Be aware of how your financial data is used and shared by AI systems, and take steps to ensure it is handled securely.



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## for digital literacy

Digital literacy today encompasses a deep understanding of how AI tools shape our engagement with digital content across various platforms. From filtering information to personalizing user experiences, AI influences what we see online, the ads we receive, and even our social interactions. By developing AI literacy, individuals can better manage their digital footprint, protect their privacy, and navigate the digital world safely and effectively.



### I Spy AI...



#### Social Media:

platforms show me ads and posts that seem tailored just for me, based on my likes and shares.



**Email Spam Filters:** automatically sort out junk mail and keep my inbox clean.



#### Online Shopping:

ads I see online are targeted to my preferences and behaviors

### With AI literacy, I can...

✓ **Set digital boundaries:**  
Use privacy settings and permissions to control the amount of data you share with AI systems online.

✓ **Verify information:**  
Develop skills to identify AI-generated content and check the accuracy of information presented to you online.

✓ **Engage with technology critically:**  
Question AI recommendations and decisions and seek to understand how your privacy settings and online behavior can impact what you see.

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## for health literacy

AI tools can offer personalized health insights and support. From apps that monitor sleep patterns and diet, to algorithms that predict health risks based on genetic information, AI applications in personal health vary widely. However, it may not always be apparent when and how AI is impacting your health. Understanding where personal health and AI intersect helps people make more informed decisions and communicate more effectively with their healthcare providers.



### I Spy AI...



**Smartphone Apps and Wearable Health Monitors:** track my physical activity and sleep patterns.



**Virtual Health Assistants:** help me track symptoms and advise when to seek medical attention.



**Personalized Medicine:** Doctors may use software to predict which treatments will work best for me based on my genetic makeup.

### With AI literacy, I can...

- ✓ **Share relevant information with healthcare providers:** Discuss AI-generated health reports from apps with your provider to make informed decisions together.
- ✓ **Maintain data accuracy and privacy:** Update your health information in apps to improve the accuracy of predictions and advice. Adjust the settings to protect your privacy. Consider whether you want a company to have access to your personal health information.
- ✓ **Learn about AI in medical contexts:** Understand how AI is used in diagnostics and treatment planning to better navigate discussions with healthcare providers.

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## for family literacy

AI is used in many places, including some homes. Understanding AI helps caregivers and family members mitigate the risks associated with AI, from privacy breaches to inappropriate content. It also empowers them to guide their family's interactions with AI-enhanced tools, ensuring they align with their values and needs. Ultimately, AI literacy enables families to create a safe, supportive environment where technology serves as a tool for development rather than a source of concern.



### I Spy AI...



**Educational Games for Children:** adapt to their learning pace, offering harder puzzles as they improve.



**Voice-Activated Assistants:** help find a recipe, control smart home devices, or play music.



**Parental Control Software:** blocks or allows content based on a child's age.

### With AI literacy, I can...

- ✓ **Choose AI tools wisely:** Select educational and developmental AI tools that are age-appropriate and support family values.
- ✓ **Monitor tech use:** Supervise your children's use of technology to ensure they are engaging in safe and productive activities.
- ✓ **Foster open discussions:** Teach your family about AI, discussing both its benefits and potential drawbacks, to develop critical thinking.
- ✓ **Promote balanced tech use:** Encourage a healthy balance between technology use and other activities within the family.



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## for education and training

AI literacy is critical in education and training, where AI technologies can personalize learning experiences, automate administrative tasks, and provide simulated environments for practical learning. Understanding these tools allows educators and students to optimize their use, ensuring that AI acts as a complement to traditional learning methods rather than a substitute. It also prepares learners to adapt to an increasingly automated workplace.



### I Spy AI...



**Employee Onboarding Programs:** adapt based on how quickly someone completes modules and quizzes.



**Essay Grading Software:** provides feedback on my writing assignments, highlighting areas for improvement.



**Virtual Simulations:** react to my movements and selection like a real-world environment would.

### With AI literacy, I can...

- ✓ **Utilize AI responsibly:** Integrate AI tools into your learning process as a supplement to traditional methods but know its limitations. Ultimately, you are responsible for your work!
- ✓ **Develop digital skills:** Enhance your ability to use AI tools effectively through workshops and online courses.
- ✓ **Participate in AI ethics discussions:** Engage in conversations about the ethical use of AI in education to promote responsible use and academic integrity.

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## for workplace readiness

In the workplace, AI literacy equips individuals with the skills to interact with tools that automate tasks and facilitate on-the-job decision-making. Understanding AI helps workers adapt to new technologies and contribute to an evolving work environment. AI can also help workers connect with each other to be in a better position to collectively advocate for changes in the workplace, such as safety and higher wages. This readiness ensures that employees are not only efficient but also proactive in their roles.



### I Spy AI...



**Resume Screening Software:** scans my resume to match my skills with job requirements.



**Virtual Meeting Assistants:** transcribe meetings and highlight action items.



**Robotics Systems:** take on tasks like assembling products, managing inventory, and packing orders.

### With AI literacy, I can...

- ✓ **Adapt to AI integration:** Embrace training opportunities to learn how AI tools function within your industry.
- ✓ **Develop complementary skills:** Focus on developing skills that AI cannot replicate, such as creativity, leadership, and interpersonal communication.
- ✓ **Stay informed about workplace AI:** Keep up-to-date with how AI is transforming your field to anticipate changes in job requirements.
- ✓ **Advocate for ethical AI use:** Ensure that AI deployment in the workplace respects workers' rights and promotes a positive work environment.

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## for civic engagement

AI literacy enhances civic engagement by enabling citizens to interact with AI-driven tools used by governments and organizations for public decision-making, service provision, and engagement. It can also play a role in combating misinformation and disinformation, enabling individuals to assess potentially fake or misleading images and media disseminated online. Knowledgeable citizens can navigate the use of AI tools effectively, participate in digital platforms for civic activities, and critically evaluate the information provided by AI systems, including recognizing biases and inaccuracies.



### I Spy AI...



**Voter Information Platforms:** recommend local political events based on my interests and past activity.



**Public Service Chatbots:** help me find information about licensing and permits without browsing multiple pages.



**Public Safety Alerts on Social Media:** analyze posts to identify, address, and monitor emergency situations quickly.

### With AI literacy, I can...

- ✓ **Engage:** Utilize AI-enabled tools to stay informed about local issues and events.
- Examine AI's role in governance:** Learn how artificial intelligence influences public decisions.
- ✓ **Promote inclusive AI development and demand accountability:** Share resources highlighting the importance of diversity and inclusion in AI development.
- ✓ **Advocate for corporate accountability:** Work with others to understand how AI is shaped by large, profit-driven corporations, affecting how it is used in our economy, workplaces, homes, and community.