

Should I Use AI for This?

The Decision Framework · By Atilla Kürük · Promptolis

AI is a powerful tool. It's also the wrong tool sometimes. This framework gives you a structured way to decide — instead of the binary 'AI yes / AI no' that wastes both productivity and trust.

The 7 Questions

Run any task through these 7 questions. Yes/no answers. Result: a clear AI-or-not decision.

- 1 Is the output high-stakes? (financial, legal, medical, identity-related). If yes → AI carefully or human only.
- 2 Is the input data structured? (text, tables, code) AI handles this well. Voice, image, video → mixed.
- 3 Is verification fast? (you can spot wrong output in under 60 seconds). If yes, AI is safer.
- 4 Is there a 'right answer' or is it taste/judgment? AI is better at right-answer; mixed on taste.
- 5 Is the volume high? (10+ similar tasks). AI scales; one-off tasks may not justify.
- 6 Is the cost of being wrong recoverable? Reversible decision = AI is fine. One-way door = human.
- 7 Are you the expert verifying? You catch hallucinations in your domain; you don't catch them outside.

The Decision Tree

Score (Y answers)	Recommendation
6-7 yes (high-fit)	Use AI directly. First draft from AI, you polish.
4-5 yes (medium-fit)	Use AI carefully. Human reviews before action.
2-3 yes (low-fit)	AI for inspiration only. Don't ship the output.
0-1 yes (poor-fit)	Don't use AI. The friction is greater than the speed gain.

The Risk Matrix (2026 Reality)

Calibrated to 2026 model capabilities. AI is excellent at the green tasks, mediocre at yellow, dangerous at red.

Task Domain	Risk Level	Why
Writing first drafts	Green	Easy to verify; you'll edit anyway
Code generation (small scope)	Green	You'll review + tests catch most issues
Summarizing meetings	Green	Verifiable; minor errors low-cost
Translation (familiar language)	Green	You spot errors
Email drafts (cold outreach)	Green	You read before sending
Code review (your codebase)	Yellow	AI misses domain-specific issues
Marketing copy	Yellow	Voice/brand alignment requires care
Strategy advice	Yellow	AI confidently produces plausible-but-shallow advice
Research synthesis	Yellow	Verify citations; hallucinations common
Code generation (large refactor)	Yellow	Drift accumulates; sub-agents help
Medical advice	Red	Don't. Use medical professionals.
Legal advice	Red	Don't. Use lawyers.
Financial decisions (your money)	Red	Don't ship without expert review
Identity verification	Red	Privacy + accuracy critical
Hiring decisions	Red	Bias + legal exposure

20 Worked Examples

Real-world scenarios with the decision documented. Each gets: the task, the 7-question score, the decision, why.

Example 1: Writing a Product Update Email

Task: 500-word email announcing a new feature to existing customers.

Score: high-stakes? No (low). Structured input? Yes. Fast verify? Yes. Right answer? Mixed (taste). Volume? Recurring. Reversible? Yes. Expert? Yes. → 5/7 yes (medium-fit).

Decision: Use AI carefully. Claude drafts; you polish for voice and brand.

Example 2: Hiring a Specific Person

Task: deciding whether to extend an offer to candidate X.

Score: 0/7 yes. High-stakes, judgment-heavy, irreversible (in social terms), legal exposure.

Decision: Don't use AI. Human only. Use AI for the job description, not the hiring decision.

Example 3: Code Refactor of a 50-File Module

Score: 4/7 yes. Structured (yes), fast-verify (no — large diff), volume (yes — many files), reversible (yes — git revert).

Decision: Use AI carefully. Sub-agent pattern. Test after each file. Block merge until tests pass.

Example 4: Draft a Sales Email

Score: 6/7 yes. Easy verification, recoverable, structured, you're the sender.

Decision: Use AI directly. Quick polish for personalization.

Example 5: Diagnose Stomach Pain

Score: 0/7 yes. High-stakes, you're not an expert, hallucination risk, irreversible if wrong.

Decision: Don't use AI. See a doctor.

Example 6: Pricing Page Copy

Score: 4/7 yes. Structured, verifiable (test conversion), recoverable, taste-heavy.

Decision: Use AI carefully. AI generates options; you judge which voice matches brand. A/B test the winners.

Example 7: Legal Contract Review

Score: 1/7 yes. High-stakes, expert-required, hallucination risk on legal claims.

Decision: AI for first-pass flagging only. Lawyer reviews everything.

Example 8: Bug Diagnosis from Logs

Score: 5/7 yes. Structured input, fast-verify (try the fix), recoverable, expert.

Decision: Use AI carefully. AI generates hypotheses; you validate and choose.

Example 9: Personal Investment Allocation

Score: 0-1/7 yes. High-stakes, your money, hallucinated 'advice' is plausible-but-wrong.

Decision: Don't use AI. CFP or boglehead-style index fund strategy.

Example 10: Meeting Notes from a Recording

Score: 6/7 yes. Structured input, easy verification, recoverable.

Decision: Use AI directly. Otter, Fathom, or Whisper + Claude summarization.

Example 11-20 (briefer)

- Therapy session: 0/7 — Don't. Real therapist.
- Choosing what to eat: 5/7 — Use AI directly. Recipe ideas are low-stakes.
- Translating a contract: 2/7 — Don't. Bilingual lawyer.
- First draft of a blog post: 6/7 — Use AI directly.
- Diagnosing your relationship: 0/7 — Don't. AI gives generic advice.
- Generating creative product names: 5/7 — Use AI directly. Iterate.
- Choosing a stock to buy: 0/7 — Don't.
- Code review on a PR: 4/7 — Use AI carefully. Don't replace human review.
- Writing wedding vows: 2/7 — AI as inspiration only. Don't ship AI-generated.
- Drafting a lease: 1/7 — Lawyer. AI for understanding the lease only.

When AI Confidently Produces Wrong Output

The 5 patterns to detect:

- 1 Specific numbers without source. AI invents plausible statistics.
- 2 Quotes attributed to real people. Often misattributed or invented.
- 3 Domain knowledge outside your verification range. You can't catch errors.
- 4 Recent events (within last 6 months). Models trail; verify.
- 5 Confidence-vs-accuracy mismatch. AI never says 'I don't know' even when it doesn't.

The Bottom Line

AI is great at first drafts, structured tasks, high-volume work, and reversible decisions where you're the verifier. It's bad at high-stakes judgment, legal/medical/financial advice, irreversible decisions, and anything where you can't catch errors. The 7-question framework keeps you on the right side of that line.