

AI Basics for the Curious – Spring 2026

Session 6 of 6: Navigating Life 3.0 Where AI Shapes Your Future, Your Life, Your Choices April 28, 2026

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☐ CORE IDEA

We are moving from slow human improvement → rapid AI-driven improvement

✿ WHAT IS LIFE 3.0?

- **Life 1.0** → Biological (cannot redesign itself)
- **Life 2.0** → Humans (learn, adapt, share knowledge)
- **Life 3.0** → AI (can redesign how it thinks *and* how it is built)

👉 Why this matters:

For the first time, tools may improve themselves faster than humans can keep up.

⚠️ THE ALIGNMENT PROBLEM

How do we ensure AI matches human values?

- AI follows **instructions**, not judgment
- It may:
 - Misinterpret goals
 - Optimize the wrong outcome
 - Act correctly—but feel wrong

👉 **Key idea:** AI is not evil—it is *literal*

🤖 AGENTIC AI (NEW TYPE OF AI)

AI that acts—not just answers

Examples:

- Moves money automatically
- Cancels subscriptions
- Makes decisions for you

👉 Tradeoff:

- Convenience ↑
- Control ↓

☐ KEY TENSIONS

- **Convenience vs Control**
- **Efficiency vs Freedom**
- **Speed vs Visibility**
- **Personalization vs Privacy**

👉 *There are no perfect answers—only tradeoffs*

🌐 REAL-WORLD SCENARIOS

🔦 Digital Disruption

- Payments fail
- Systems go offline
- Daily life is affected quickly

👉 *It doesn't take collapse—just disruption*

👛 Future of Work

- Jobs are **changing**, not just disappearing
- AI is strong at:
 - Repetition
 - Data processing
 - Pattern recognition

👉 Human skills that matter:

- Communication
- Judgment
- Ethics
- Relationships

💰 Programmable Money

- Digital money could:
 - Be tracked
 - Have rules
 - Expire

👉 **Question:** Should money be controlled?


Digital Identity

- One system may connect:
 - Identity
 - Money
 - Behavior

 **Tradeoff:** Convenience vs Privacy

Centralized AI Systems

- AI could manage:
 - Resources
 - Decisions
 - Systems

 **Tradeoff:** Efficiency vs Freedom

PRACTICAL PREPARATION

Cash

- Keep small bills (\$1, \$5, \$10)
- Digital systems can fail

Supplies

- A few days of:
 - Food
 - Water
 - Medications

Offline Access

- Print:
 - Contacts
 - IDs
 - Important info

Communication Plan

- Emergency contact person
- Meeting location
- Written phone numbers

 **Preparation = independence, not fear**

KEY QUESTIONS

1. Would you trust AI to act without asking you?
 2. Where should humans stay in control?
 3. What should never be automated?
 4. How much privacy are you willing to trade for convenience?
 5. What skills will matter most in the future?
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TERMS TO KNOW

- **AI:** Systems that perform human-like tasks
 - **Agentic AI:** AI that acts independently
 - **Alignment:** Matching AI behavior to human values
 - **Automation:** Tasks done by technology
 - **Optimization:** Making something as efficient as possible
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- **CBDC:** Government-issued digital money
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FINAL TAKEAWAY

**The more digital the world becomes...
the more valuable human judgment and real-world
skills become.**

ANOTHER VIDEO TO EXPLORE:

*Life 3.0: Being Human in the Age of AI |
Max Tegmark | Talks at Google*

<https://www.youtube.com/watch?v=oYmKOgeoOz4>



Preparedness — Key Questions

Cash

- Could we pay if cards were down?
- Do we have **small bills**?

Supplies

- How many days could we get by?
- What would we run out of first?

Offline Access

- Could we access IDs, contacts, insurance **without phones**?

Communication

- Who is our **out-of-area contact**?
- Where would we meet if we couldn't reach each other?

Skills

- Could we navigate without GPS?
 - What's one skill we should improve?
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AI & Digital Life

- Would you trust AI to **spend money for you**?
 - How do you feel about money with **rules or limits**?
 - How much tracking feels acceptable for convenience?
 - Where should humans **stay in control**?
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Resilience

- Who could we rely on? Who could rely on us?
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Action

- What's **one step** we can take this week?