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100 AI Tools for Everyday Life

A beginner-friendly guide to the best AI apps for work, home, health, money, learning and creativity - with practical tips for each

WRITTEN BY

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A beginner-friendly guide to the best AI apps for work, home, health, money, learning and creativity.

By Danish (JH)

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Important notice

This book is for general information and education only. It is not medical, legal, financial or professional advice. Facts, plans and prices were checked on 14 November 2026 against several 2026 sources. AI products change quickly: features, regional availability, usage limits and prices are updated often, and some tools close. Always confirm details on each tool's official website before you rely on it or pay.

Where a profile shows 'Price check (Nov 2026)', that detail was cross-checked. Other profiles describe the pricing model only. The author did not test every tool hands-on, and no payment was received for inclusion. Product and company names belong to their owners.

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Welcome to the Second Edition

AI changes every month. This edition is updated for November 2026 and goes further than a simple list of names. It tells you what each tool costs today, how to start in three steps, what to watch out for, and how to combine tools into real routines.

What is new

- A 'What Changed in 2026' briefing: new plans, new limits, ads, and tools that closed.
- Price checks for the major assistants, with an India price table.
- 'Get started' steps and a 'Good to know' warning for every tool.
- A privacy settings guide, a scam-awareness guide and a 60-second answer-checking routine.
- Ten step-by-step playbooks that combine several tools.
- A library of 30 tested-style prompts for daily life, work, study, health, money and careers.
- Common-mistake lists for every chapter and a list of closed or changed tools.

How to read a tool profile

- The coloured number is the tool's place in the list of 100.
- The grey line gives the pricing model and what the tool is best for.
- 'Price check' appears when current prices were verified.
- 'Get started', 'Try this', 'Pro tip' and 'Good to know' give you steps, an idea, a habit and a caution.

Prices change

Prices are US dollars unless shown as Rs (Indian rupees). They are list prices and can change at any time. Use them to compare, then confirm on the official page.

What Changed in AI in 2026

Checked 14 November 2026.

Plans became layered and more expensive at the top

The big assistants now sell several steps. ChatGPT has Free, Go, Plus and three Pro tiers ($100, $200, $500). Claude has Free, Pro and two Max tiers. Google sells AI Plus, AI Pro and two Ultra tiers. Perplexity has Free, Pro and Max. For most people, the free plan or a single $20 plan is enough.

Limits are now measured in time windows, not just messages

Instead of a simple daily message count, many services now use rolling five-hour windows plus a weekly cap. Heavy features such as deep research, image creation and extended reasoning use your allowance faster. If an assistant 'runs out', it usually resets within hours.

Ads are arriving on cheaper tiers

OpenAI says ChatGPT Free and Go may show ads in some markets, and reports say ads are being tested with eligible Go users. Plus is described as ad-free. If ads matter to you, check the plan page before paying.

Model access moves up the price ladder

Google has limited free accounts to lighter models and, from 13 November 2026, only AI Pro subscribers and above can manually choose its Pro models. Cheaper plans now often get the fast model, not the strongest one.

Several well-known tools closed in 2026

OpenAI shut down the Sora video app in March, stopped the DALL-E 3 API on 12 May (ChatGPT's own image maker now uses GPT Image), and discontinued the ChatGPT Atlas browser on 9 August. Notion Mail was scheduled to close on 22 September. Rewind stopped capturing in December 2025 after its team joined Meta. Google closed Interview Warmup in April. One industry tracker counted dozens of AI tools that closed or were bought in 2026. Lesson: avoid locking important work into a tool with no export.

AI music got stricter

Since 3 September 2026, Suno limits downloads: free accounts have seven lifetime downloads for personal use only, Pro allows 20 a month and Premier 60. Free-plan songs are never cleared for commercial use, and upgrading later does not change that.

Voice assistants became conversational

Amazon's Alexa+ launched in the US on 4 February 2026 (free with Prime, $19.99 a month otherwise) and began a free Early Access rollout in India on 16 September 2026 with Hindi and Hinglish. Apple's rebuilt Siri, using Gemini-based models, slipped past spring and was still described as coming later in 2026.

India's free-AI giveaways have ended

ChatGPT Go's free year for India closed to new sign-ups in January 2026, and the first free years are now converting to paid renewals at Rs 399 a month. Airtel's free Perplexity Pro offer closed in January 2026, with reports of people being charged after it ended. Jio's Gemini offer's closing date was reported inconsistently, so check your own account.

AI Basics in Ten Minutes

What is generative AI?

Most tools in this book use **generative AI**: software trained on huge amounts of text, images, audio or code so it can produce new content on request. A chatbot predicts which words should come next, which is why it can write fluently about almost anything, and also why it can be wrong. Fluent is not the same as correct.

The five-part prompt

- **Role**: who the AI should act as ("a friendly personal trainer").
- **Task**: what you want ("create a four-week plan").
- **Context**: facts about you ("beginner, 30 minutes a day, no equipment").
- **Format**: how to present it ("a table by week").
- **Limits**: what to avoid ("no jumping, because of my knees").

Seven rules for using AI wisely

- Verify what matters. AI can invent facts, sources and numbers.
- Protect your privacy. Do not paste passwords, bank details or other people's private information.
- Know your settings. Many services let you limit how your chats are used.
- Use experts for big decisions in health, law and money.
- Keep your voice. Improve your work; do not replace your thinking.
- Be honest about AI use at school, work and in published content.
- Start small. One tool used well beats ten abandoned.

Choosing and Paying for AI

The big assistants now sell several price levels. Here is how they compare in November 2026.

Assistant	Free	Entry paid	Standard	Power users
ChatGPT	$0	Go $8	Plus $20	Pro $100 / $200 / $500
Claude	$0	-	Pro $20 ($17 if yearly)	Max $100 / $200
Google Gemini	$0	AI Plus (about $5-8)	AI Pro $19.99	Ultra $99.99 / $199.99
Perplexity	$0	-	Pro $20 ($17 if yearly)	Max $200
Microsoft	Copilot free	-	Microsoft 365 Premium $19.99	-
Grok	Free (limited)	SuperGrok Lite about $10	SuperGrok about $30	Heavy about $300
Le Chat (Mistral)	$0	-	Pro about $14.99	-

US dollar list prices as reported by multiple 2026 sources and checked against several of them in November 2026. Taxes, regional pricing and offers differ. Google's entry plan was reported at both $4.99 and $7.99 in different 2026 sources, so confirm on Google's page.

A sensible way to spend

- Week 1: use the free plans of two assistants on your real tasks.
- Week 2: keep the one you prefer. Pay only if you hit limits at least weekly.
- Never pay for three assistants at once. One paid plan plus free tiers covers most people.

India price guide

Service	India price (reported)	Notes
ChatGPT Go	Rs 399 per month	UPI autopay supported; free-year renewals are starting now
ChatGPT Plus	Rs 1,999 per month	GST included
Google AI Plus	Rs 399 per month	Pro-model selection ended for this plan on 13 Nov 2026
Google AI Pro	About Rs 1,950 per month	Jio's free 18-month offer was reported closed to new claims on 29 Oct 2026
Claude Pro	$20 per month	Billed in US dollars, so card forex charges may apply
Perplexity Pro	$20 per month	Education Pro is about $10 for verified students
Alexa+ (after Early Access)	Rs 2,000 per month standalone	Included with Prime; free during Early Access

The $0 starter stack

- Assistant: the free plan of ChatGPT, Gemini or Claude (try all three for a week and keep one).
- Research and study: Perplexity Free, Google NotebookLM.
- Language: Google Translate (download languages for offline use), Duolingo free.
- Writing: LanguageTool or the free tiers of Grammarly and DeepL Write.
- Design and video: Canva Free, CapCut, Google Photos.
- Notes and meetings: Fathom free, Otter free, Goblin Tools.
- Accessibility: Google Lens, Be My Eyes, Seeing AI, Live Transcribe.

Student shortcuts (confirm eligibility)

- Perplexity Education Pro (about $10, verified students) is reported to cost half of the normal Pro price.

- Google was reported to offer a free year of AI Plus to students in India (claim by 31 December 2026). Confirm eligibility on Google's page.
- Many universities provide Microsoft 365 or Copilot accounts. Ask your IT department before paying.

Eight money traps to avoid

Free trials that renew. Set a calendar reminder two days before a trial ends. Cancel inside the app store or the website, not just by deleting the app.

Free offers that convert to paid. Check the end date of any telecom or promotional offer and cancel before it renews.

Currency and card fees. Services billed in US dollars may add foreign-exchange charges on Indian cards. Rupee-billed plans with UPI can be cheaper overall.

Ads on cheaper tiers. A lower price may mean ads. Read the plan comparison before you pay.

Usage caps. A 'Pro' plan can still run out. If you hit the cap weekly, compare the next tier with using two cheaper tools.

Overlapping subscriptions. Paying for ChatGPT, Gemini and Claude at once is rarely needed. Keep one paid plan and use free tiers for the rest.

Lock-in. Before you build a workflow in a small tool, check it lets you export your data. Several tools closed in 2026.

Family sharing. Most AI plans are per person. Do not assume one subscription covers your household.

Privacy, Safety and Scams

Six privacy habits

- Never paste passwords, card numbers, one-time codes, ID numbers or other people's private details.
- Remove names from documents before uploading when you can (use 'Person A').
- Turn off history or training options on sensitive topics, and use temporary or incognito chats.
- For health, legal and family matters, share only what you need.
- Review connected apps such as email, calendar and drive; disconnect what you no longer use.
- Use strong, unique passwords and two-factor authentication on every AI account.

Where to find the settings

Tool	Where to look (menu names change)
ChatGPT	Settings > Data controls (model-improvement toggle); Temporary Chat; manage Memory.
Claude	Settings > Privacy (choice about helping improve the model); delete conversations.
Google Gemini	Gemini Apps Activity in your Google account (turn activity off or auto-delete); review connected apps.
Microsoft Copilot	Microsoft privacy dashboard; delete conversation history.
Perplexity	Account settings (data and history options); use incognito-style threads where offered.
Meta AI	Controls are limited and tied to your Meta account. Avoid sharing sensitive details.
Smart speakers	App privacy settings: review voice history, mute the microphone when not needed, and turn off purchases by voice.

Menu names change often. If you cannot find an option, search the app's help centre for 'data controls' or 'privacy'.

AI-powered scams to know

Voice-clone calls. Scammers can imitate a relative's voice from a short clip. If a caller urgently asks for money, hang up and call back on a known number. Agree a family code word.

Fake AI apps. Search results and app stores contain copycat apps. Download from the developer's official site or a verified store listing, and avoid apps asking for extra permissions.

Deepfake images and video. Treat shocking, unverified media with suspicion. Look for the original source, check reverse image search, and do not forward unverified clips.

Hidden instructions. Text on a web page or in a document can try to manipulate an AI agent. Do not let an AI tool act on your accounts (send mail, pay, delete) without reviewing each step.

Fake 'AI investment' schemes. Promises of guaranteed returns from an 'AI trading bot' are a classic fraud signal. Never send money to such schemes.

Fake certificates and reviews. AI can write convincing fake reviews and testimonials. Trust verified purchases and independent sources.

Check any AI answer in 60 seconds

- Ask: 'What are your sources? Give links.' Then open at least two.
- Check dates. Many AI answers are based on older information.
- Check numbers against an official source (government, company, journal).
- Search one exact claim in quotation marks.
- Ask a second assistant the same question and compare.
- For health, legal and money decisions, confirm with a professional.

Prompt Library: 30 Prompts to Copy

Replace the words in [brackets]. Remove names and private details before you paste anything.

Daily life

Plan your week	I have these commitments this week: [list]. Build a realistic schedule with time for exercise, meals and rest. Flag any conflicts.
Decode a document	Here is a letter or contract: [paste, with names removed]. Explain it in plain language, list anything unusual and write questions I should ask before signing.
Plan meals	Create a 5-day dinner plan for [number] people. We avoid [foods], have [time] to cook and a budget of [amount]. Add one shopping list.
Fridge challenge	I have [ingredients]. Suggest three dinners I can make in 30 minutes and tell me what to buy to improve each.
Compare options	Compare [A], [B] and [C] for someone who values [priorities]. Use a table, then recommend one and explain the trade-offs.
Decide	I'm choosing between [A] and [B]. Ask me five questions that would help me decide, then summarize pros and cons based on my answers.
Prepare a conversation	I need to tell [person] that [situation]. Give me three versions: direct, gentle and brief.

Work and writing

Better email	Rewrite this email to be clearer and more polite without changing my meaning: [paste]. Show what you changed.
Meeting summary	Summarize this transcript into decisions, action items with owners and open questions: [paste].
Shorten	Cut this to 100 words and keep the key facts and tone: [paste].
Proofread only	Correct spelling and grammar only. Do not change my style or wording: [paste].

Ask smart questions	I'm about to meet [role] about [topic]. Give me 10 questions that would help me, ranked by importance.
Explain to a child	Explain [topic] as if I'm twelve, then give a more advanced version for an adult.

Study and learning

Teach me	Teach me [topic] from zero. Start with a short explanation, then quiz me with five questions, one at a time, and correct my answers.
Study plan	My exam is in [days]. Topics: [list]. Build a day-by-day plan with 45-minute sessions and review days.
Check my understanding	Here is my explanation of [concept]: [paste]. Tell me what is right, what is wrong and what I missed.
Flashcards	Turn these notes into 15 question-and-answer flashcards: [paste].
Hint, not answer	Do not give the final answer. Give me a hint for this problem and wait for my next attempt: [problem].

Health and money (general information only)

Workout plan	Create a 4-week beginner plan for [goal] with [days] days a week, [equipment] and [limitations]. Add warm-ups and remind me to check with a doctor if needed.
Questions for the doctor	I have [symptoms or topic]. Do not diagnose. Help me write a list of questions and details to bring to my doctor.
Budget review	Here are my monthly categories and amounts: [numbers without account details]. Point out the biggest savings opportunities and risks.
Subscription audit	Here is my list of subscriptions with prices: [list]. Rank them by value and suggest what to cancel.

Creativity and careers

Image prompt	Create a detailed prompt for an image of [subject] in [style], with [lighting], [colors] and [mood].
Story or poem	Write a short poem about [topic] in a warm tone for [person], mentioning [detail].

Resume bullet	Rewrite this achievement as a strong resume bullet using numbers if I provide them: [paste]. Do not invent facts.
Interview practice	Act as an interviewer for [role]. Ask me one question at a time and give feedback after each answer.
Tailor a cover letter	Using my resume and this job post, draft a cover letter. Mark any claim you cannot verify from my resume.

CHAPTER 1

Your All-Purpose AI Assistants

01

One conversation partner for almost everything

General-purpose assistants are the best place to begin. You type (or speak) a request in plain language, and they write, explain, plan, summarize, brainstorm and analyze. Most of the specialized tools in this book do something these assistants can already do at a basic level, so choosing one or two and using them daily will teach you more than collecting dozens of apps.

Start here

Pick one assistant from this chapter and use it every day for one week before trying anything else.

How to choose

Try the free plan of two assistants for a week on your own tasks. Upgrade only if you keep hitting limits, and pay for one assistant, not three. See 'Choosing and Paying for AI' for current prices.

1

ChatGPT

FREE + PAID PLANS | BEST FOR: EVERYDAY QUESTIONS, WRITING, PLANNING, VOICE CHAT

OpenAI's assistant is one of the most widely used AI apps in the world. It can chat by text or voice, analyze uploaded files and photos, create images, and remember your preferences across conversations.

Price check (Nov 2026): Free $0; Go $8; Plus $20; Pro $100, $200 or $500 per month (US). India: Go Rs 399, Plus Rs 1,999. Free and Go can show ads; free usage is capped.

Get started: 1) Sign up at chatgpt.com or in the app. 2) Open Settings and add your preferences. 3) Start with one real task, then ask follow-ups.

Try this: Paste your weekly schedule and ask it to build a realistic meal plan and shopping list around it.

Pro tip: Set your preferences once (language, tone, dietary needs) so you never have to repeat them.

Good to know: Use 'Temporary Chat' for sensitive topics, and check Settings > Data controls to decide whether your chats may help train models.

2

Claude

FREE + PAID PLANS | BEST FOR: LONG DOCUMENTS, CAREFUL WRITING, THOUGHTFUL ANALYSIS

Anthropic's assistant is known for handling long documents and for clear, natural writing. Its Projects feature keeps files and instructions together for ongoing work such as a house move or a course.

Price check (Nov 2026): Free $0; Pro $20 per month ($17 if billed yearly); Max $100 or $200. Usage limits reset on rolling five-hour sessions plus a weekly cap on paid plans.

Get started: 1) Sign up at claude.ai or in the app. 2) Create a Project and add your files or instructions. 3) Chat inside the Project.

Try this: Upload a rental contract or appliance manual and ask for the five most important points and any questions to ask.

Pro tip: Create a Project per big goal (trip, budget, job hunt) so every chat starts with the right background.

Good to know: No family plan is listed; every person needs their own account. Check Privacy settings for the option about improving the model.

END OF SAMPLE

Want the other 90+ tools?

This free preview covers the welcome, what changed in AI in 2026, AI basics and the start of Chapter 1.

The full ebook has 100 tools in 16 chapters, price checks, 10 step-by-step playbooks, 30 prompts, a privacy and scam guide, and a 30-day plan.

By Danish (JH)