

← Back to all guides

# Decode the letter — understand any official document

## What this is for

The envelope you dread. The 47-page PDF from the insurer, the pension office, or the government — full of language designed to make you give up. A viewer wrote to us: injured, dealing with an obstructive insurer, months of frustration. One machine read the whole document in eleven seconds and found that page 34 contradicted page 12. This guide shows you exactly how — and just as importantly, how to check the answer before you trust it.

## What you need

The document as a file on your computer, tablet, or phone (a PDF is ideal — or a clear photo of each page). We use the **free version of ChatGPT** at **chatgpt.com** — nothing to install. Free accounts can upload a limited number of files per day, which is plenty for this.

### First: blur before you upload

Before any document goes anywhere near an AI, remove or cover: **your full name, address, personal ID number, account and reference numbers, and anything medical you'd tell only your doctor.** On paper: a pen or a sticky note before you

photograph it. In a PDF: most phones let you "mark up" and draw a black box over text in the Files or Photos app. What the machine never sees, it can never keep.

## Step by step

### 1 Go to [chatgpt.com](https://chatgpt.com) and start a new chat

Look for the **paperclip or + button** next to the typing box. That's how you attach the document.

### 2 Attach the document and type this

#### COPY THIS PROMPT

"Please summarize this document into plain English. Highlight: what they're asking me to do, what deadlines I have, and what seems unfair, unclear, or contradictory. I'm not a lawyer — explain it as you would to a friend."

### 3 Read the summary — calmly

Notice what it does well: deadlines pulled out of dense text, demands listed clearly, contradictions spotted across pages no human wants to re-read. For many people this is the moment the dread lifts a little. The letter is no longer 47 pages. It's a short list of things to do.

### 4 Now the second question — this is the important one

The first answer will sound confident. Confidence is not the same as correctness. Ask:

#### THE SECOND QUESTION

"You just summarized this document for me. Now be critical. What did you miss? What did you assume? What should I double-check, and what would you flag if you were my sceptical friend?"

When we did this, the machine answered: *"I did not verify whether the deadline is business days or calendar days — this matters. I did not cross-reference the two contradictory pages against the original legislation. I may be wrong about what 'standard forms' means."* That honest second answer is often more useful than the first.

5

### Verify what matters

Whatever the machine flags — deadlines, amounts, page references — check against the original document before you act. Treat the AI as a well-read friend with a vivid imagination: **warmly, but verify**. For anything with legal or financial consequences, the summary helps you prepare — it doesn't replace advice from a professional or a call to the sender.

#### What never to share

Full names, addresses, personal ID numbers, account or claim numbers, passwords, full medical records. Blur them first — always. And never let a summary like this be the *only* thing you rely on for a decision about money, health, or legal rights.

#### If it went wrong

File won't upload? It's probably too large or the wrong format — try photographing fewer pages at a time. Answer looks wrong for your document? Tell it: *"This is a letter from my insurer about an injury claim — read it again with that in mind."* A confusing first try is normal. Tell us in the comments on the channel — I read every one.

[Back to the guides →](#)

Curious Over 60 · All guides free, always