

■ YOUR AI MONEY MACHINE

THE FREE AI STUDENT & HOMEWORK GUIDE

Not A Shortcut. An Accelerator. Every Tool Is Free To Start.

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|---------------------|--------------------|----------------------|------------------|
| 8 FREE TOOLS | 50+ PROMPTS | EVERY SUBJECT | USE TODAY |
| Fully Reviewed | Copy-Paste Ready | Math To Essays | Zero Cost |

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■■ IMPORTANT: This guide is about using AI to understand material faster — not to have AI do your thinking for you. The students who use these tools correctly perform better on tests because they actually learned the content. Use AI as a tutor not a ghostwriter.

01 — HOW TO USE AI THE RIGHT WAY AS A STUDENT

There is a wrong way and a right way to use AI for studying. The wrong way is asking AI for the answer and copying it. That does not help you learn and it will catch up with you at the exam. The right way is using AI to understand the material more deeply and faster than you could alone.

| THE WRONG WAY ■ | THE RIGHT WAY ■ |
|--------------------------------------|---------------------------------------------------------|
| Ask AI for the answer and copy it | Ask AI to explain the concept step by step |
| Use AI to write your essay for you | Use AI to help you outline and improve your own writing |
| Get the solution without reading it | Ask AI to explain why each step works |
| Use AI as a replacement for studying | Use AI as a study partner that is always available |
| Copy AI explanations word for word | Use AI explanations to write notes in your own words |
| Ask vague one-line questions | Give AI context and ask specific targeted questions |

ChatGPT is the most powerful and versatile AI tool available to students. It can explain any concept in any subject at any level, solve problems step by step, help you outline essays, quiz you on material, and answer follow-up questions instantly. Think of it as a tutor who knows every subject and is available at 3AM before your exam.

Prompts To Use:

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| EXPLAIN | "Explain [concept] to me like I am in [grade level]. Use a simple analogy and give me one real world example I can picture." |
| STEP BY STEP | "Solve this [math/science/logic] problem step by step and explain what you are doing at each step and why: [paste problem]" |
| QUIZ ME | "Quiz me on [topic]. Give me 10 questions from easy to hard. After I answer each one tell me if I am right and explain the correct answer." |
| SUMMARIZE | "Summarize this chapter or reading in 5 key points I need to know for a test: [paste text or describe the topic]" |
| ESSAY HELP | "I need to write an essay about [topic]. Help me build a strong outline with a thesis statement, 3 main arguments, and evidence for each one." |
| SIMPLIFY | "I do not understand this concept: [describe it]. Explain it in the simplest possible way. Then give me an example from everyday life." |
| PRACTICE | "Give me 5 practice problems on [topic] at [difficulty level]. After I attempt each one give me feedback on my answer." |
| STUDY PLAN | "I have a test on [topic] in [X days]. I know [what you know] but am weak on [weak areas]. Build me a study plan that focuses on what I actually need to review." |

02**Khan Academy Khanmigo · khanacademy.org · 100% Free**

Khanmigo is Khan Academy's AI tutor and it is specifically designed for students. Unlike ChatGPT which will just give you answers if you ask, Khanmigo is programmed to guide you to the answer through questions and hints. This makes it genuinely better for learning because you are doing the thinking — AI is just pointing you in the right direction.

Prompts To Use:

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| MATH HELP | "I am stuck on this math problem: [describe]. Give me a hint that points me in the right direction without giving me the answer." |
| CONCEPT | "I am studying [topic] and I do not understand [specific part]. Can you guide me through it with questions so I figure it out myself?" |
| ESSAY FEEDBACK | "Here is my essay draft: [paste]. Give me feedback on my argument, evidence, and writing quality. Do not rewrite it — just tell me what to improve and why." |

03**Photomath · photomath.com or app · Free — Premium for extra features**

Photomath is the fastest way to get step-by-step solutions to math problems. Open the app, point your camera at any handwritten or printed math problem, and it solves it instantly showing every step with an explanation. Covers arithmetic, algebra, geometry, trigonometry, calculus, and more.

Prompts To Use:

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| SCAN | "Point your camera at any math problem. Tap solve. Read every step before moving on." |
| UNDERSTAND AND | "After Photomath solves a problem — cover the solution and try to do the next similar problem yourself. Check your work with Photomath." |
| CHATGPT COMBO | "When Photomath shows a step you do not understand — type that specific step into ChatGPT and ask: why does this step work?" |

04**Quizlet AI · quizlet.com · Free tier available**

Quizlet's AI features let you create flashcard sets from any text or topic instantly. Paste your notes and Quizlet generates a complete flashcard set. The AI also creates practice tests, identifies your weak areas, and adapts the study session to focus on what you actually need to review.

Prompts To Use:

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| CREATE | "Create a flashcard set on [topic] with 20 cards. Each card should have a term on the front and a clear explanation on the back." |
| TEST | "Generate a 15-question practice test on [topic] mixing multiple choice, true/false, and short answer questions. Include the correct answers at the end." |
| WEAK AREAS | "Based on these topics I am studying: [list them]. Which ones are most commonly tested and which should I prioritize reviewing?" |

05**Grammarly · [grammarly.com](https://www.grammarly.com) · Free tier — covers the essentials**

Every essay you write should go through Grammarly before submission. The free tier catches grammar errors, spelling mistakes, unclear sentences, and awkward phrasing. The premium version adds tone suggestions and plagiarism checking. This one tool alone can improve your essay grades significantly.

Prompts To Use:**BEFORE
SUBMIT**

"Paste your essay into Grammarly. Fix every red and yellow suggestion before submitting. Read each suggestion to understand why it is wrong."

**CHATGPT
COMBO**

"After Grammarly fixes the technical errors — paste your essay into ChatGPT and ask: is my argument clear and well-supported? What is the weakest part of this essay?"

06**Perplexity AI · perplexity.ai · 100% Free**

Perplexity is a research tool that searches the web and gives you a clear organized answer with sources cited. For research papers and assignments that require current information — Perplexity is faster and more useful than Google because it synthesizes information from multiple sources into one clear answer.

Prompts To Use:**RESEAR
H**

"Research [topic] for me. Give me the key facts, main arguments on both sides, and the most important recent developments. Cite your sources."

SOURCES

"Find me 5 credible sources about [topic] that I can cite in my research paper. Include a brief description of what each source covers."

**COMPAR
E**

"Compare [A] and [B] for my [class/essay/project]. Give me the key similarities, key differences, and which perspective is better supported by evidence."

07**Notion AI · notion.so · Free tier available**

Notion AI helps you organize your notes, create study plans, and summarize long readings. If you have messy disorganized notes from class Notion AI can restructure them into a clean study guide. It also creates action plans, to-do lists, and project outlines — great for managing multiple classes and deadlines.

Prompts To Use:

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| NOTES | "Here are my messy class notes: [paste notes]. Organize them into a clean study guide with clear headings, key terms, and a summary at the end." |
| SCHEDULE | "I have [list of assignments and tests] due in the next two weeks. Build me a daily study schedule that makes sure I finish everything on time." |
| SUMMARIZE | "Summarize this long reading into the 5 most important points I need to know: [paste text]" |

08

Otter AI · otter.ai · Free tier — 300 minutes/month

Otter AI records and transcribes audio in real time. Turn it on at the start of every lecture and it captures everything your professor says with a searchable transcript. Never miss a key point because you were still writing the last one. After class use the transcript with ChatGPT to create study notes automatically.

Prompts To Use:

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| CLASS | "Record your lecture with Otter. After class copy the transcript and paste it into ChatGPT with this prompt: here are my lecture notes. Create a study guide with key concepts, definitions, and 5 likely exam questions." |
| REVIEW | "Paste your Otter transcript into ChatGPT and ask: what are the 3 most important concepts from this lecture and how do they connect to each other?" |

10 — 50+ STUDY PROMPTS BY SUBJECT

Copy any of these directly into ChatGPT. Customize the bracketed sections for your specific assignment.

MATH

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|----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|
| SOLVE | "Solve this problem step by step and explain what you are doing at each step and why it works: [paste problem]" |
| CONCEPT | "Explain [math concept] in plain English. Give me the formula, what each part means, and one example problem solved from scratch." |
| PRACTICE | "Give me 5 practice problems on [topic] at [difficulty]. Start easy and get harder. Give me hints if I ask but not the answer." |
| WORD PROBLEM | "Help me set up this word problem as an equation. Do not solve it — just help me understand what I am solving for: [paste problem]" |
| FORMULA SHEET | "Create a formula sheet for [math topic] with every formula I need to know, what it is used for, and one example of each." |
| CHECK | "I solved this math problem and got [your answer]. Check my work and tell me if I am right. If wrong tell me where I went wrong: [paste your work]" |

SCIENCE

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|----------------|------------------------------------------------------------------------------------------------------------------------------------------|
| EXPLAIN | "Explain [science concept] in simple terms. Use an analogy that connects it to something from everyday life." |
| LAB | "Help me write a hypothesis for an experiment about [topic]. Then explain what results would prove or disprove it." |
| DIAGRAM | "Describe how [biological process / chemical reaction / physical system] works step by step as if you are walking me through a diagram." |

| | |
|----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| VOCAB | "Give me the 15 most important vocabulary words for [science unit]. For each one: the term, the definition in plain English, and one sentence using it in context." |
| COMPARE | "Compare [organism A] and [organism B] / [element A] and [element B]. Give me similarities, differences, and why they matter for [class topic]." |

ENGLISH AND WRITING

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|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| OUTLINE | "Help me outline an essay on [topic]. I need: a strong thesis statement, 3 main arguments, evidence for each argument, and a conclusion approach." |
| FEEDBACK | "Here is my essay draft: [paste]. Give me specific feedback on: clarity of my thesis, strength of my arguments, quality of my evidence, and flow between paragraphs." |
| VOCAB | "Suggest 5 stronger word choices for overused words in my essay. Words I use too much: [list them]." |
| READING | "Help me analyze [book/poem/passage title]. What is the central theme, what literary devices are used, and what does [specific quote] mean in context?" |
| GRAMMAR | "Explain this grammar rule to me: [rule]. Give me 3 examples of it used correctly and 3 examples of the common mistake students make." |

HISTORY AND SOCIAL STUDIES

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|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------|
| EVENT | "Explain [historical event] in simple terms. What caused it, what happened, who was involved, and what were the long-term effects?" |
| COMPARE | "Compare [historical period A] and [historical period B]. What were the key differences in politics, society, and economy?" |
| ESSAY | "Help me write a thesis statement for a history essay about [topic]. Then give me 3 strong arguments I can develop with historical evidence." |

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|-----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|
| TIMELINE | "Create a timeline of the most important events in [historical period or topic]. For each event give me the date, what happened, and why it mattered." |
| PRIMARY SOURCE | "Help me analyze this primary source document: [paste or describe]. What is it, who wrote it, when, and what does it tell us about [historical period]?" |

TEST PREP

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|----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| STUDY GUIDE | "I have a test on [topic] in [X days]. Create a comprehensive study guide covering everything I need to know. Organize it by concept with key terms and explanations." |
| PRACTICE TEST | "Create a 20-question practice test on [topic] mixing multiple choice, true/false, and short answer. Include an answer key at the end." |
| WEAK AREAS | "I know [what you know] but I struggle with [weak areas]. Give me a focused 30-minute review that only covers what I actually need to work on." |
| MEMORY | "Give me the best memory tricks or mnemonics for remembering [list of items, dates, formulas, or concepts]." |
| PREDICT | "Based on this topic outline: [paste]. What are the 10 most likely questions a teacher would put on a test? Give me the questions and the answers." |

11 — THE AI STUDY ROUTINE THAT SAVES 2 HOURS EVERY DAY

Follow this routine for every class every day. It takes about 20 minutes after each class and saves you hours of cramming before tests.

| WHEN | WHAT TO DO | TOOL | TIME |
|-------------------|-----------------------------------------------------------|------------------------|-------------|
| During class | Record the lecture | Otter AI | 0 min extra |
| Right after class | Paste transcript into ChatGPT — create study notes | ChatGPT | 5 min |
| That evening | Review AI study notes — add your own thoughts in Notion | Notion AI | 10 min |
| Before homework | Use ChatGPT to explain any concept you did not understand | ChatGPT | 5 min |
| During homework | Use Photomath for math — Perplexity for research | Photomath / Perplexity | As needed |
| After homework | Ask ChatGPT to quiz you on what you just studied | ChatGPT | 5 min |
| Night before test | Run the full practice test prompt — identify weak areas | ChatGPT | 20 min |
| Morning of test | Quick 5-question warm-up on the hardest concepts | ChatGPT | 5 min |

■ **THE RESULT:** Students who use this routine consistently spend less time studying and perform better on tests because they are actively understanding material every day instead of cramming it the night before. You are not doing less work — you are doing smarter work.

This guide is for educational purposes only. AI tools should be used to enhance learning not replace it. Your AI Money Machine does not guarantee specific academic outcomes.

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