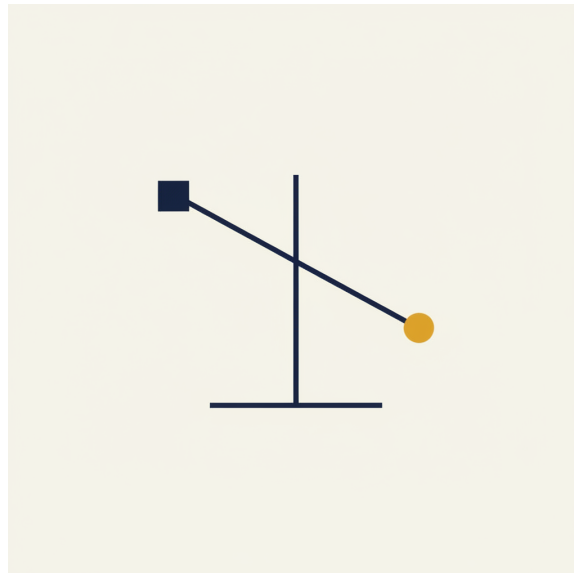




TIER 1 - FOUNDATIONS * V1.0 -- MAY 2026

AI FOR BIG DECISIONS

The two-pass pattern for using AI on big-money decisions. Where AI is genuinely useful, where it lies, and the moves that catch the lies before you sign.



BY

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Anyone about to spend real money -- on a vehicle, a home, an appliance, a service contract -- who wants AI to help compare the options without lying about the specs

15-20 minutes

Free. Forever.

EDITION

AUDIENCE

READ TIME

COST

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SECTION 1

The decision tax most people pay

Big purchases without help cost you

A used truck. A house. A water heater. A roofing contractor. A health-insurance plan. The kind of decision where the price tag is high enough that the wrong move costs you for years.

Most people decide these the hard way: a few weekends of Googling, a couple of phone calls to people who aren't experts, a gut feeling, a signature. The "I researched it" feeling is mostly the feeling of having Googled enough that the anxiety wore off -- not actually understanding the choice.

AI changes the shape of this. Used right, it gives you a free second opinion on every big-money decision in your life. Used wrong, it tells you confident-sounding fiction about specs and prices and you're worse off than before.

This module is about the difference. The two-pass pattern that keeps the upside and catches the lies.

What you'll have by page 13

By the end of this primer:

- The specifics.
- A
- **Three worked decisions** -- a used vehicle, a major appliance, and a service contractor -- so you can see what the workflow actually looks like.
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- The instead.

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AI doesn't make you smarter about a decision. It makes you organized about a decision. The smarts still have to come from you actually checking the things that matter.

SECTION 2

The two-pass pattern

The single most important framing in this whole module:

The two-pass pattern:

- **Pass 1 -- Structure.** Use AI to get organized. The questions to ask. The factors to compare. The likely tradeoffs. The categories of risk. AI is great at this. The output isn't fact -- it's the shape of the decision.
- **Pass 2 -- Verification.** Take the structure to authoritative sources. Manufacturer specs. Real-world owner reviews. The actual contract. The actual person you're dealing with. AI cannot do this for you. Period.

That's it. Pass 1 is where AI shines. Pass 2 is where you do the work that protects you.

Why this works

Pass 1 (structure) is what AI does well: synthesizing patterns from a huge amount of training data, organizing thinking, asking good follow-up questions. The model doesn't need to know the exact horsepower of a 2018 F-150 to help you understand what factors matter when buying a used 2018 F-150.

Pass 2 (verification) is what AI does badly: confidently asserting specific numbers and details that are actually wrong, mixing up similar models, hallucinating reviews and quotes, and presenting ten-year-old information as current. For anything where the specifics matter, you have to leave the chat window.

The mistake most people make is doing both passes inside the chat window. They ask AI for structure, get it, then ask AI for the verification too -- and AI happily provides confident-sounding fiction. Three weeks later they're in a parking lot finding out the truck doesn't have the towing package they thought it had.

SECTION 3

The four lies -- what AI gets wrong on shopping

These come up over and over. Memorize them. Catch them before they cost you.

Lie 1 -- Specs. Engine displacement, towing capacity, square footage, BTU rating, square footage of a roof. AI mixes these up across model years and trim levels with frightening confidence. *"The 2018 F-150 with the 2.7L EcoBoost has a max towing capacity of 9,200 pounds"* -- that might be right, that might be off by 1,500 pounds depending on cab and rear axle. AI can't tell the difference. **The fix: manufacturer's website, period. Not a third-party article. The actual manufacturer.**

Lie 2 -- Prices. AI's training data is months or years out of date. The price it tells you for anything is probably stale. Sometimes by 10%, sometimes by 30%. *"A new 50-gallon water heater runs about \$1,800"* -- maybe a year ago. Today, who knows. **The fix: list price on manufacturer's website, Home Depot, Lowe's, Costco, the manufacturer's "where to buy" page. Don't trust any AI quote on price as current.**

Lie 3 -- Reviews and quotes. Sometimes AI will produce a "quote from a reviewer" or a "common complaint from owners" that sounds specific. Sometimes those quotes are real. Sometimes they're invented out of pattern matching. **The fix: if AI produces one, the quote is probably fake. Real reviews live on RealTruck, Edmunds, KBB, Consumer Reports, manufacturer-forum sites, and the comments section of YouTube videos. Read the actual sources.**

Lie 4 -- Local availability and pricing. "There are three independent water-heater installers in Fond du Lac with strong reviews" -- maybe in 2023. Maybe never. AI does not have current local information without specific tools turned on. **The fix: Google Maps, Yelp, and local business directories. AI is terrible at local information. Recommendations from people you actually know. Local is one of the things AI is worst at.**

The pattern across all four

What's underneath these is one fact:

Treat every AI claim about a number, a quote, a review, or a local detail as something to verify -- not something to act on.

The verification rule:

If you're about to spend real money based on something AI told you, the question to ask isn't "is AI

right?" -- it's "where would I look to confirm this?"

If you can't think of a non-AI source that confirms it, you don't actually know it. Go find that source.

SECTION 4

Worked decision -- used vehicle

Concrete walk-through. You're shopping for a used pickup, ~\$25K budget, primarily for work but also family use.

Pass 1 -- structure (AI shines)

"I'm shopping for a used pickup, budget around \$25,000, primarily for a working carpentry business but also for hauling our family of four occasionally. I do about 20,000 miles a year, half of it light-load (lumber, ladders, tools) and a quarter of it heavy-load (trailer with materials, occasional towing of a small skid steer). I'm not loyal to a brand. Walk me through the framework I should be using to compare options. What factors actually matter for my use case? What tradeoffs am I going to face? What are the categories of risk I should be thinking about?"

The model gives you back a clean structure: the engine size question (V6 vs V8 vs turbo-4), the cab question (regular vs extended vs crew), the bed-length question, the drivetrain question (4WD essential in WI), the trim-level question (work-truck vs more-equipped), the warranty question on used. Probably 8-10 specific things to think about, in priority order for your use case.

That's gold. You spent five minutes and you have the shape of the decision. You'd have figured this out eventually on your own -- but not in five minutes, and you might have missed something.

Pass 2 -- verification (AI doesn't help)

You take the structure to real sources. Specifically:

- **Manufacturer pages** for the towing and payload specs of the actual trucks on your shortlist. Don't trust the AI's spec quote.
- **Edmunds and KBB** for fair-price ranges in your zip code.
- **Real listings** in your area (Marketplace, Cars.com, AutoTrader) to see what's actually available.
- **One mechanic friend** to ask "if I'm choosing between truck X and truck Y, what would you actually buy?"

You can also use AI in pass 2 -- but only to ask shape-of-the-question things.

listing for a 2019 F-150 with 78,000 miles, \$24,000, advertised as 4WD with the towing package. What questions should I ask the seller before I drive out to look at it?" That's a structure question.

"I'm lookin

The model can do that.
fake an answer, don't believe it.

AI gets you ready for the conversations. The conversations themselves still have to happen with real humans and real numbers. That's not the bug. That's the work.

SECTION 5

Worked decision -- major appliance

You need to replace a water heater. Twenty-year-old electric tank, leaking, has to go.

Pass 1 -- structure

"I need to replace a 50-gallon electric water heater in a Wisconsin basement. House has six occupants, two showers, normal hot-water demand. What are the major options I should be comparing in 2026? Heat pump vs standard electric vs gas? What are the install constraints I should be thinking about? What's the lifecycle cost picture I should be modeling -- not specific dollars, but what factors? What's the typical wrong choice for someone in my situation?"

The model walks you through it: heat pump pros (efficiency, federal tax credit at the time, lower lifetime cost) and cons (needs space, makes noise, struggles in unconditioned basements below 50°F); standard electric (cheap install, expensive run); gas (efficient run, requires venting if you don't already have a gas heater, install complexity). Probably gives you the structure of the decision in three minutes flat.

Pass 2 -- verification

- **Manufacturer pages** for actual specs and warranties on the units you're considering. Rheem, A.O. Smith, Bradford White.
- **The federal tax credit website** for current eligibility (the rules around heat-pump tax credits change; AI's info may be stale).
- **Live retailer pages** for today's prices.
- **A licensed plumber/installer in your area** for an actual quote, an actual sense of install complexity in your specific basement, and an actual recommendation. Two quotes is better than one.

Don't ask AI for the price. Don't ask AI for the contractor. Don't ask AI to verify the tax credit applies

to your specific situation. Those are pass-2 questions; do them with real sources.

SECTION 6

Worked decision -- picking a service contractor

Different shape. Now you're not buying a thing, you're hiring a person or a company. AI's role is different here too.

You need a roofer for a re-roof. You have three quotes in hand.

Pass 1 -- structure

"I have three quotes from three roofers for a re-roof on a 1,800 square foot one-story ranch house in southeastern Wisconsin. The quotes are between \$11,800 and \$17,400 -- meaningful spread. Walk me through how to actually compare them. What questions should I ask each roofer that they probably haven't volunteered? What are the things I should look for in the actual contracts? What's the typical thing that distinguishes the right quote from the wrong quote that ISN'T the price?"

The model walks you through: warranty terms (manufacturer's vs workman's), specific shingle line (Architectural vs 3-tab), underlayment spec, drip edge and ice/water shield specifics, removal and disposal, what's in the price and what's "extra," insurance verification (license, liability, workers' comp), and the pattern that the cheapest quote often skips one of the above. Probably 12-15 specific things to ask or check.

Pass 2 -- verification

- **Each roofer's actual license and insurance** -- verify with the state DOR or your local equivalent. Not "they said they're licensed."
- **Each roofer's actual reviews** -- Google Maps, BBB, Angie's List equivalent. Real names, real photos.
- **References from each roofer** -- call two from each. Ask the references about timing, surprises, and post-job responsiveness.
- **The actual paper contract** before you sign. Read it. Don't just read the AI's summary of what should be in it.

The structure AI gave you turns the conversation with each roofer from "I don't know what to ask" into a 30-question evaluation that has nothing to do with their pitch. That's enormous leverage. But the verification is still you, the contractor, and the paperwork.

2

Two passes. One uses AI; one doesn't.

Pass 1 = structure (AI good). Pass 2 = verification (AI bad). Most decisions go wrong because people skip pass 2 and trust the AI on the specifics.

SECTION 7

The verification checklist

Before signing anything, walk through this list:

Verification checklist for any big-money decision:

-
- in the AI's summary?
- claims?
-
- industry body?
- or made this kind of decision recently?
- everything's a "maybe," AI didn't help, you're just emotionally invested.)

If any of these is "no," you're not ready to sign. AI didn't fail you; the workflow did.

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SECTION 8

When NOT to use AI on a decision

Three categories where the two-pass pattern breaks down:

- **Decisions where the structure isn't the hard part.** Some decisions aren't decisions you need to think harder about -- they're decisions you need to feel into, talk to people about, or simply make and accept the consequences. Whether to take a job offer. Whether to end a relationship. Whether to take a particular medical risk. AI can structure the question, but the question isn't the problem; the answer is.
- **Decisions that are time-sensitive and require live local information.** "There's a contractor at my door right now, do I sign?" -- AI cannot help you in five minutes. The pattern is: don't sign at the door. Pause. Tell them you'll get back to them. Run the two-pass. The pressure-to-decide-now is itself the warning sign.
- **Highly regulated, jurisdiction-specific decisions.** Real estate transactions, divorce settlements, tax structures for a small business, immigration questions. AI will give you confident-sounding fiction here. Hire the actual professional. Use AI to prepare for the conversation, not to replace it.

Within those limits, the two-pass pattern is one of the highest-ROI uses of AI in personal life. A few hundred dollars saved on the right water heater, the right truck, or the right contractor compounds across a lifetime of buying things.

SECTION 9

Where to go from here

You have the two-pass pattern for big decisions. Two more modules in the Tier 1 expansion ahead:

- **AI alongside your kids** -- homework help that builds understanding (not cheating), digital literacy for the next generation, the rules to set early.

After that: walls of text. Then Tier 1 is full at 12 modules.

Get the next module the day it drops: theaiguywi.com/training

One email per release. No drip. No spam. Opt out anytime.

If you want this same decision-framework approach installed across a small business -- the buyer-side discipline trained in once so the wrong contractor and the wrong vehicle stop costing you -- that's the consulting offer. We do it the way I run it in my own carpentry business.

Reach out: alexanderjahn79@icloud.com

A short call. Honest scope. We figure out together if it's a fit.

Closing -- the lock-in line

Most people lose money on big decisions because they trust the wrong source for the specifics. AI is a great structuring tool. It's a terrible verification tool. Confuse the two and the wrong truck, the wrong water heater, the wrong contractor cost you years.

The two-pass pattern protects you. Structure inside the chat window; verify outside it. The structure saves time. The verification saves money. Skip either and you're worse off than before AI was on the table.

You have the pattern. Two more modules in this batch.

Agent Logic --

Fond du Lac, WI. This is module 10 of 12 in Tier 1 (Personal).

theaiguyw

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