



Future Skill #2

AI fluency and building with AI

Future Skill #2: using AI well, and building simple automations with it, in any job you choose.

Free Career Guide · startthebag.com/guide-ai-fluency.html

Last checked 26 October 2026 · Pay figures are estimates from job ads, never a promise.

AI fluency and building with AI

Not a job title. A skill that makes you better at whatever job you pick. Here's what it really is, which tools you're allowed to use at your age, and free ways to get good at it.

In 30 seconds

- AI fluency means giving AI clear instructions and context, then **checking what comes back**. Building with AI means connecting it to other tools to automate real tasks.
- It's becoming the hiring floor: AI literacy was LinkedIn's **#1 fastest-growing skill** in 2025 ^[6].
- Job ads asking for AI skills offer about **62% more pay** on average worldwide, and about **34%** more in the UK. These are estimates from job ads ^[1] ^[2].
- Most AI tools are **13+**, often with a parent's permission until 18. **Claude.ai is 18+**.
- "Prompt engineer" isn't a real career anymore. The value is **AI plus another skill**.

What AI fluency actually means

LEVEL 1 • MUST-HAVE

Use AI well

Give clear instructions and context, then check what comes back. Learn it like typing: necessary, not enough on its own.

LEVEL 2 • STRONG ADD-ON

Build with AI

Connect AI to tools like Zapier, Make or n8n to automate real work. Most of the job is testing, fixing errors and deciding where a human must approve.

LEVEL 3 • THE EDGE

AI plus a real skill

The premium goes to a real skill plus AI: in marketing, finance, health, trades or design. 51% of AI-skill job postings are outside IT [3].

What it isn't

- ❗ "Prompt engineer" as a job: the *Wall Street Journal* called it "basically obsolete" in 2025 [8]. LinkedIn even renamed its AI skill "AI Literacy" [6].
- ❗ Memorising one tool. Tool-specific knowledge dates fast.
- ❗ Letting AI think for you. The checking part is the skill.

Why employers want it

GLOBAL AI-SKILL PAY PREMIUM

62%

Average in job ads, 2026, up from 57% (PwC estimate) ^[1]

UK AI-SKILL PAY PREMIUM

34.2%

2025, up from 11% in 2024 (PwC estimate) ^[2]

LEADERS WHO WOULDN'T HIRE WITHOUT AI SKILLS

66%

Microsoft and LinkedIn survey ^[7]

FREELANCE AI INTEGRATION DEMAND

+178%

Upwork ^[5]

Share of all job postings asking for AI skills, 2025

From PwC's country reports. Small, but growing fast.

United States

2.8%

About 472,000 more postings than in 2024, up 66% ^[10]

Canada

3.5%

More than double the 1.6% of 2024; about 69,000 more postings ^[12]

United Kingdom

2.2%

About 68,000 more postings than in 2024 ^[11]

Australia

2.2%

About 21,000 more postings than in 2024 ^[13]

Pay premiums are estimates from advertised salaries, not what people are actually paid. Another analysis puts the premium at 28%, about US\$18,000 a year (Lightcast) ^[3], and pay bands often don't move ^[4]. Treat them as a direction, not a promise.

Which AI tools you can use at your age

These rules come from each company's own terms and are the same in the US, UK, Canada and Australia unless the row says otherwise. Your school's rules apply on top.

ChatGPT (OpenAI)	13+
Under 18 needs a parent's or guardian's permission ^[14]	
Gemini (Google), free	13+
With a personal or school Google Account; a school account only if your school turns it on ^[15]	
Gemini paid plan	13+ • UK 18+
In the UK a Google AI plan is 18+ ^[16] . Supervised (Family Link) accounts can't use Gemini in the UK ^[17]	
Microsoft Copilot	13+, sometimes older
Features may be limited under 18 ^[19] . A parent agrees to Microsoft's terms for you if you're under the age of majority ^[20]	
Claude.ai (Anthropic)	18+
"You must be at least 18 years old" ^[21] . Under 18? Take Anthropic's free AI Fluency courses on Coursera instead ^[32]	
Perplexity	13+
Under the age of majority, a parent accepts the terms for you first ^[22]	
Meta AI	13+
Listed as 13+ by eSafety; it's inside Instagram, WhatsApp, Facebook and Messenger ^[23]	
Canva (incl. AI tools)	13+
Under 13 only through Canva Education ^[24]	
CapCut	13+
Under 18 needs a parent's or guardian's consent ^[25]	
GitHub	13+
Students can apply to GitHub Education with proof of enrolment; high school and homeschool count ^[26] ^[27]	
Google Sheets and Apps Script	13+
13 is the Google Account minimum in all four countries ^[18]	

Power Automate for desktop

Microsoft account rules

Free with a Microsoft account; cloud flows and AI features need a work or school account ^[30]

IFTTT

16+

Under 18 only with a parent or guardian involved; under 16 should not register ^[29]

Zapier

Adults (18+ in practice)

You must have the legal capacity to enter contracts ^[28]. A parent sets it up if you're younger

Using a tool below its minimum age breaks its terms, even if it doesn't stop you. A school account (Google Workspace for Education, Canva Education, a Microsoft school account) can have different rules: ask your school.

Free ways to learn, wherever you live

Courses anyone can take

Elements of AI

Free

Online courses from the University of Helsinki and MinnaLearn. We found no age rule ^[31].

Anthropic AI Fluency (on Coursera)

Free

Five free AI Fluency courses ^[32]. Coursera is 13+ ^[60].

OpenAI Academy

Free

Needs a ChatGPT account: 13+, with a parent's permission under 18 ^[33] ^[14].

Code.org: How AI Works

Free

A seven-lesson video series ^[37].

Google AI Essentials

Free to audit • US\$49/month certificate

US\$49 a month after a 7-day free trial; financial aid on Coursera ^[34].

DeepLearning.AI: AI for Everyone

Free to audit • US\$49 certificate

About 4 weeks at 2 to 3 hours a week; financial aid on Coursera ^[35].

Khanmigo

US\$4/month

Khan Academy's AI tutor: US\$4 a month for learners, free for teachers ^[36].

In your country

UNITED STATES

- ✓ **Presidential SI Challenge** (formerly the Presidential AI Challenge). A September 2026 executive order replaced "artificial intelligence" with "Super Intelligence" in US government materials ^[48]. Grades K-12, teams of 1 to 4 students plus a team leader aged 21+. Students must be US citizens, US nationals or lawful permanent residents. Register by 18 December 2026, submit by 23 December 2026 ^[49].
- ✓ **Code.org AI Foundations:** a free high school curriculum, grades 9 to 12, through your school ^[37].
- ✓ **Day of AI** from MIT RAISE: free AI lessons and tools ^[38].
- ✓ **USA-North America AI Olympiad (USAAIO):** 2027 registration closes 31 January 2027 ^[52]. It picks the team for the International AI Olympiad, where you must be 20 or under on 1 July and in school ^[51].

UNITED KINGDOM

- ✓ **Experience AI** from the Raspberry Pi Foundation and Google DeepMind: free AI lessons taught in secondary schools. Ask your computing teacher ^[39].
- ✓ **School is changing:** England's refreshed curriculum will teach AI literacy, replace the computer science GCSE with a broader offer and explore a level 3 qualification in data science and AI. The revised curriculum is due in 2027, for first teaching in 2028 ^[41].
- ✓ **AI Skills Boost** is free, but only for adults: "every adult in the UK". Bookmark it for when you turn 18 ^[40].
- ✓ **International AI Olympiad:** we found no UK selection route yet.

CANADA

- ✓ **Actua AI-Ready:** a national programme with Microsoft Canada, funded by the federal CanCode 4.0 programme, run through local university members. Check costs with your local member ^[42].
- ✓ **Digital Moment** (formerly Kids Code Jeunesse): AI literacy programmes including Experience AI and Code Club ^[43].
- ✓ **USAAIO** is the USA-North America AI Olympiad; check its eligibility rules for Canadians before you register ^[52].
- ✓ **School rules:** BC's education ministry publishes guidance on AI tools in K-12 schools ^[44]. Other provinces differ, so ask your school.

AUSTRALIA

- ✓ **NSWEduChat:** free for all NSW public school students in Years 5 to 12. In student mode it asks guiding questions instead of giving answers ^[45].
- ✓ **Australian National Olympiad in AI:** open to all secondary students in Years 7 to 12 ^[53].
- ✓ **School rules:** the Australian Framework for Generative AI in Schools has applied since Term 1 2024 ^[46].
- ✓ **Heads up:** CSIRO Digital Careers ended in 2024, so skip old pages that still mention it ^[47].

ANYWHERE · AGES 8 TO 18

Technovation Girls

A free challenge to build an app or AI project, open to girls and to nonbinary, gender-fluid and transgender participants. Register 12 October 2026 to 11 March 2027; projects due 5 May 2027 ^[50].

What you can do at your age

13–15

EXPLORE

- ✓ Use ChatGPT, free Gemini, Copilot, Perplexity, Canva and CapCut, with a parent's OK where the terms ask for it (see [Age rules](#)).
- ✓ Your own Google Account at 13, so you can try Sheets and Apps Script automations [18].
- ✓ A GitHub account at 13 [26].
- ✓ Free courses: Elements of AI, Code.org, Anthropic AI Fluency on Coursera [31] [37] [32].
- ✓ Australia: the AI Olympiad from Year 7 [53].
- ✓ Earn: tech help for older neighbors (13+); from 15, spreadsheets and simple AI automations for local businesses.

16–17

BUILD

- ✓ IFTTT from 16, with a parent involved [29].
- ✓ US: enter the Presidential SI Challenge with a school team (K–12) [49].
- ✓ Aim for the AI Olympiad: USAAIO (US) or NOAI (Australia) [52] [53].
- ✓ Build a portfolio: one real automation a term, written up honestly.

18+

GO FURTHER

- ✓ Claude.ai opens at 18 [21].
- ✓ Zapier and similar tools need you to sign contracts yourself [28].
- ✓ UK: a paid Gemini plan at 18 [16], and free AI Skills Boost courses for adults [40].
- ✓ International AI Olympiad: you must still be 20 or under on 1 July and in school [51].

Start free this year

STEP 1 · ANY AGE

Take one free AI literacy course

Elements of AI ^[31], OpenAI Academy (13+ with a parent's permission) ^[33] or Anthropic's AI Fluency courses on Coursera (13+) ^[32]. Claude.ai itself is 18+.

STEP 2 · 13+

Automate one real task

For your family, club or school, with a no-code tool you're old enough for. Write up what broke and how you fixed it.

STEP 3 · 13+

Keep a public portfolio page

Show the problem, the tool, the result, and where a human had to check the AI's work. Leave out anyone's personal details.

Hype check: what to skip

- ! **"Become a prompt engineer."** Called "basically obsolete" ^[8]. Learn prompting as basic literacy.
- ! **"Start an AI agent agency and get rich" courses.** Gartner expects over 40% of agentic AI projects to be cancelled by the end of 2027, and says only about 130 of thousands of "agent" vendors are genuine ^[9]. Automation skills are valuable inside a real job or business, not as a guaranteed income scheme.
- ! **Headline pay premiums.** Employers sprinkle "AI" into job ads. Treat 62% as a direction ^[1] ^[4].
- ! **Tool skills date fast.** Skills in AI-exposed jobs are changing fast. Learn the habits (clear instructions, checking, privacy), not one app's buttons.
- ! **"Learn to code and walk into a six-figure junior job."** Junior software hiring is the clearest casualty in the Stanford data ^[59]. Code with AI and build real projects.

Your next 12 months

1

MONTH 1

Check your tools

Read the age rules with a parent and pick the tools you're allowed to use.

2

MONTHS 1-3

One free course

Elements of AI or AI Fluency on Coursera.
Write down 3 things you can now do.

3

MONTHS 3-6

One real automation

A family calendar, a club sign-up sheet, a homework tracker. Note what broke.

4

MONTHS 6-11

One competition or bigger project

Technovation, the Presidential SI Challenge (US) or an AI Olympiad.

5

MONTH 12

Review and show it

Update your portfolio page and pick the skill you'll pair AI with next.

Built on the 12-month plan from our Future Skills page.

Earn while you learn

Side hustles that use the same skills: clear instructions, checking work and explaining tech to people. Pay is a rough range, shown in your currency.

AGE 15+

AI automation for small businesses

\$65–630 per set-up rough range

Local businesses waste hours on emails, bookings and spreadsheets. AI tools fix that fast.

Watch out: Customer data falls under privacy laws (GDPR, CCPA, PIPEDA, Australia's Privacy Act). AI tools have age rules (often 18+, some 13+ with a parent).

AGE 15+

Spreadsheet & dashboard building

\$40–250 per project rough range

Small businesses track everything in messy spreadsheets. You can fix that.

Watch out: Handle customer data carefully.

AGE 13+

Tech help for older neighbors

\$13–25 per hour rough range

Lots of people feel stuck with phones, smart TVs and scam texts. Patience matters more than skill.

Watch out: Never see or write down passwords or bank details. Go with a parent at first. Teach scam spotting; never handle their money.

Stay safe

- ! **Skip AI companion apps.** Common Sense Media says AI companions shouldn't be used by anyone under 18 ^[58]. Australia's eSafety found none of four companion apps it checked had robust age checks, and about 8% of 10 to 17 year olds have used one ^[56]. The US FTC ordered seven companies, including OpenAI, Meta and Alphabet, to explain how their chatbots affect children and teens ^[57].
- ! **It's an AI, not a friend.** Google's own advice to parents: Gemini can feel like a human, and its filters "are not perfect" ^[17].
- ! **Follow your school's AI rules.** In England, schools must follow each AI tool's age limits ^[54], and passing off AI work as your own in assessed work is malpractice under JCQ rules ^[55].
- ! **Keep private things private.** Don't paste your address, passwords, or anyone else's personal details or work into an AI tool. Customer data falls under privacy laws.
- ! **Talk to a parent before you sign up**, especially where the terms ask for their permission (see **Age rules**).
- ! **Never pay for an "AI income" course** that promises easy money.

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Facts come from our Future Skills research and these official sources, last checked 26 October 2026. Age rules and prices change: confirm on the official site before you sign up.
