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SMART AI · THE FOUNDATIONS

The AI Fluency *Framework*

A practical introduction to the four competencies that turn AI from a novelty into a working partner — Delegation, Description, Discernment, and Diligence.

Plan with intention. Execute with precision.

What AI fluency *actually means*

Most people meet AI as a blank box and a blinking cursor. Fluency is what fills the gap between that cursor and a result you'd actually put your name to.

AI fluency is the ability to work with AI systems in ways that are effective, efficient, ethical, and safe. It isn't about knowing how the technology works under the hood, and it certainly isn't about memorising prompts. It's a set of practical skills, judgements, and habits that let you adapt as the tools keep changing.

The difference between someone who is fluent and someone who is merely busy with AI is rarely the tool they're using. It's whether they know *what* to hand over, *how* to ask for it, how to *judge* what comes back, and how to take *responsibility* for the result. Those four judgements have names. They're the framework this guide is built around.

Before the four, though, it helps to understand the three ways humans and AI actually work together — because the right competency depends on the kind of collaboration you're in.

AUTOMATION *the AI executes*

You define a specific task and the AI carries it out exactly as instructed. You hold the wheel; the AI does the lifting. Best for well-defined, repeatable work.

AUGMENTATION *you think together*

You and the AI collaborate as thinking partners, moving back and forth, each contributing to the outcome. This is where most leadership work lives.

AGENCY *the AI acts on your behalf*

You configure the AI to work independently — setting its knowledge and behaviour rather than specifying each step. The most powerful mode, and the one that demands the most diligence.

Four competencies, *one loop*

The 4Ds aren't a checklist you complete once. They're a cycle you move through every time you work with AI — often within a single conversation.

DELEGATION *deciding the work*

Choosing what should be done by you, by AI, or by both together — and how to distribute it. It starts before you ever open the tool.

DESCRIPTION *communicating the work*

Telling the AI clearly what you want, how to approach it, and how to behave while doing it. Clarity up front saves correction later.

DISCERNMENT *evaluating the work*

Critically assessing what the AI produced, how it got there, and how it behaved. The quality of your judgement sets the ceiling on the output.

DILIGENCE *owning the work*

Taking responsibility for the systems you use, being transparent about AI's role, and standing behind what you share. Fluency without diligence is just speed.



THE FIRST D

Delegation

Delegation is deciding what work is appropriate for you, for AI, or for both — and how to share it.

It's the competency that happens before anything appears on screen, and it's the one most people skip.

Effective delegation needs both your own expertise and a realistic sense of what AI can and can't do.

PROBLEM AWARENESS

Clearly understanding your goal and the nature of the work before you involve AI at all.

PLATFORM AWARENESS

Knowing the capabilities and limitations of the particular system in front of you.

TASK DELEGATION

Distributing work thoughtfully so each side — human and AI — plays to its strengths.

"What am I actually trying to do?" is the most underused prompt in AI — because you ask it of yourself, before the machine.

D

THE SECOND D

Description

Description is communicating with AI in a way that creates a productive collaboration. Vague requests get vague results. The fluent operator learns to be specific across three dimensions — not just what they want, but how it should be approached and how the AI should behave while doing it.

PRODUCT

Define the output itself: format, audience, length, and style of what you want back.

PROCESS

Define how the AI should approach the task — step by step instructions where the path matters.

PERFORMANCE

Define the behaviour: concise or detailed, challenging or supportive, formal or warm.

*Clear communication up front isn't bureaucracy. It's the difference between **one good answer** and **five rounds of "not quite."***



THE THIRD D

Discernment

Discernment is thoughtfully and critically evaluating what AI produces, how it produces it, and how it behaves. It works hand in hand with Description in a continuous loop: you describe, the AI responds, you discern, you describe again. The sharper your judgement, the faster that loop converges on something genuinely good.

PRODUCT

Judge the output's quality — accuracy, appropriateness, coherence, and relevance.

PROCESS

Examine how it got there, watching for logical errors or lapses in reasoning.

PERFORMANCE

Assess how it behaved — whether its style and approach actually served your need.

AI will confidently hand you something that sounds right. Discernment is the habit of checking whether it is.



THE FOURTH D

Diligence

Diligence is taking responsibility for what we do with AI and how we do it. It's the competency that protects your name and your relationships. Different contexts — personal, academic, professional — carry different expectations for disclosure and verification, and the fluent operator knows the difference.

CREATION

Being thoughtful about which AI systems you use and how you interact with them.

TRANSPARENCY

Being honest about AI's role in your work with everyone who needs to know.

DEPLOYMENT

Verifying and vouching for the outputs you choose to use or share.

Speed impresses for a week. Trust compounds for a career. Diligence is how you choose the second one.

From framework *to habit*

The 4Ds only matter when they become automatic. Here's the loop, stripped to one line each, to keep beside you until it is.

BEFORE YOU START *delegate*

Ask what you're really trying to do, and whether this is yours, the AI's, or shared.

AS YOU ASK *describe*

Be specific about the output, the approach, and the behaviour you want.

WHEN IT ANSWERS *discern*

Judge the result, the reasoning, and the style. Loop back if any falls short.

BEFORE YOU SHARE *diligence*

Verify it, be transparent about AI's role, and make sure you'd stand behind it.

Fluency isn't a finish line — the tools will keep changing. But the four judgements don't. Master the loop, and you'll adapt to whatever comes next.

This guide draws on the AI Fluency Framework by Rick Dakan, Joseph Feller, and Anthropic, released under the Creative Commons CC BY-NC-SA 4.0 licence. Presented by SMART as a free educational resource, with gratitude to its authors.

GO FURTHER

Where the fluency gets applied

These guides build the judgement — the 4Ds you can carry into any AI tool, on any task. The natural next step is applying that judgement to the work that carries a number.

The SMART Business range puts it to work: five practical planners for commercial leaders — Key Account Director, the SaaS Commercial Playbook, Managing Change, Continuous Improvement and Emotional Intelligence. Every one now includes a built-in "Working with AI" section: ready-made prompts, each constructed on the 4Ds you've just learned, with a note explaining why it's shaped that way.

So the loop closes both ways — the guides teach you to direct AI well, and the planners hand you the exact prompts for account risk, root-cause analysis, difficult conversations, change resistance and honest deal qualification.

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