

Owner Approval Checklist

The red-line checklist for money, accounts, credentials, public posts, deletes, deploys, and regulated claims.

[Back to AI for the People](#)[Download PDF](#)[Download Markdown](#)[Previous resource](#)[Next resource](#)

Owner Approval Checklist

Owner Approval Checklist

AI drafts. The owner approves risky action.

Draft-only rule

The AI may help draft, sort, summarize, question, explain, compare, or plan. It may not approve, purchase, publish, send, delete, diagnose, treat, advise professionally, bypass security, or act on your behalf without explicit review and approval.

Owner approval required for

- Money, payments, subscriptions, invoices, cards, or purchasing decisions.
- Accounts, logins, settings, providers, passwords, API keys, tokens, cookies, private keys, recovery codes, or 2FA.
- Public posts, emails, DMs, comments, customer messages, or external sends.
- Legal, medical, financial, tax, safety, clinical, crisis, or regulated decisions.
- Deletion or destructive changes.
- Commitments to other people.
- Code, deployment, repos, domain/DNS, or infrastructure changes.

Checklist before action

- Does this touch a red-line area?
- Do I understand what will happen?
- Have I verified facts outside the AI?
- Am I comfortable owning the outcome?
- Would I still do this if the AI answer was wrong?

If no, HOLD.

Practice: draft, do, or stop?

1. AI suggests three subject lines for an email. Draft is okay. Owner reviews before sending.
 2. AI offers to send the email for you. Stop. Owner approval required.
 3. AI summarizes public articles for research. Usually okay. Owner checks sources and assumptions.
 4. AI asks for your password to connect an account. Stop. Do not share credentials.
 5. AI suggests deleting old files to clean up a folder. Stop. Owner approval required.
-
-

Important boundary

DWAI shares practical AI and AI-developer-path resources for thinking, drafting, organizing, researching, reviewing, learning, coding, debugging, testing, building small AI apps, and shipping owner-controlled projects. This is not therapy, counselling, diagnosis, ADHD or addiction treatment, medical advice, legal advice, financial advice, tax advice, crisis support, regulated professional advice, or a guarantee of clarity, productivity, income, saved time, business results, jobs, clients, or any personal outcome. AI outputs are drafts. The owner approves risky action.

How to use this download

Use this resource for: The red-line checklist for money, accounts, credentials, public posts, deletes, deploys, and regulated claims.

- If you are new, start with the 20-Minute AI Starter Workflow, then use the full book and workbook as your main path.
- Keep the Owner Approval Checklist nearby before acting on anything risky.
- Use PDF for reading/printing, HTML for browser reading, and Markdown/TXT for AI study sources where available.
- Treat AI outputs as drafts. Use PASS / HOLD before money, accounts, public posts, deletes, deploys, customer/private data, code changes, or regulated claims.

Optional: learn it with NotebookLM

NotebookLM is a third-party Google tool. If you use it, upload only public DWAI downloads or copied public resource URLs. Do not upload private notes, secrets, customer data, account screenshots, or completed workbook pages.

1. Create or open a NotebookLM notebook.
2. Add the public DWAI PDFs, Markdown files, or public resource page URLs as sources.
3. Ask NotebookLM: "Using only these DWAI sources, explain the path in plain English, make me a 7-day study plan, quiz me, and flag anything involving secrets, accounts, money, public posting, deletion, deployment, customer or private data, code changes, or regulated claims as HOLD."
4. If your NotebookLM account has **Video Overview**, generate one for a video-style walk-through. If Video Overview is not available, use Audio Overview, briefing docs, study guides, or source-grounded Q&A instead.
5. Check NotebookLM's answer against the source citations before acting. AI study aids are drafts, not owner approval.

Do **not** upload completed workbook pages, context cards, customer/private data, private business records, passwords, API keys, 2FA or recovery codes, medical, legal, financial, tax, crisis, or sensitive personal details unless you have intentionally replaced them with placeholders and accept the tool's data terms.

Owner Approval Checklist

The red-line checklist for money, accounts, credentials, public posts, deletes, deploys, and regulated claims.

[Back to AI for the People](#)

[Download PDF](#)

[Download Markdown](#)

[Previous resource](#)

[Next resource](#)