



Founders AI

founders-ai.dev

PRACTICAL AI FIELD GUIDE

AI Tool Stack

What to Use, What to Skip, and How to Set It Up

A practical setup guide for founders, business owners, creators, employees, and everyday people who want a useful AI stack without wasting money.

- Pick the right layers
- Skip tool bloat
- Set up a workspace
- Know when to pay
- Audit monthly
- Automate later

Start here

Most people build their AI setup backwards.

They see a new tool, sign up, test it once, forget it exists, and then wonder why AI feels scattered.

That is not an AI stack.

That is a drawer full of subscriptions.

Your AI tool stack should not be a collection of random apps. It should be a small operating system for thinking, researching, saving, producing, and eventually automating repeat work.

The goal is not to own the most tools.

The goal is to have the fewest tools that help you do real work.

McKinsey's 2025 State of AI found that 88 percent of surveyed organizations regularly use AI in at least one business function, but nearly two-thirds had not begun scaling AI across the enterprise, and only 39 percent reported any EBIT impact from AI ([McKinsey](#)).

That is the lesson.

AI adoption is not the hard part anymore.

Turning AI into a useful system is the hard part.

Your AI stack should make repeat work easier, not make your life more complicated.

The Founders AI rule

Use this rule before paying for any AI tool:

Do not buy AI tools for possibilities. Buy AI tools for repeat tasks.

If you cannot name the repeat task, do not pay yet.

Before subscribing to a new tool, write down:

- What task will this improve?
- How often do I do that task?
- What tool am I already using for that job?
- What will this replace?
- What output should get better?
- How will I know it worked?

If you cannot answer those questions, wait.

You do not need another login.

You need a clearer use case.

The five-layer AI stack

A useful AI setup has five layers.

You do not need expensive tools in every layer on day one.

You do need to know what each layer is for.

Layer	Purpose	Beginner version
Assistant	Think, draft, explain, plan, reason	One serious AI chat tool
Research	Find sources, compare options, verify claims	AI search with citations
Workspace	Save notes, prompts, files, decisions, checklists	Docs, Drive, Notion, or similar
Execution	Turn work into tasks, docs, emails, content, projects	Your existing work apps
Automation	Connect repeat steps after they are proven	Zapier, Make, n8n, or built-in automations

This stack works for founders, business owners, creators, employees, students, and everyday people.

The exact tools can change.

The layers stay the same.

Layer 1: the assistant

This is the tool you use to think with.

It helps you draft, explain, summarize, plan, rewrite, brainstorm, compare, and practice decisions.

For most beginners, one good assistant is enough.

Do not start by paying for three general AI assistants.

Start with one.

Use it every day for two weeks.

Build the habit before you build the stack.

A good assistant should handle

- writing rough drafts
- explaining confusing topics
- rewriting messages
- turning notes into structure
- creating checklists
- pressure-testing ideas
- preparing for meetings
- helping you learn

Claude's current individual plan page lists Free at \$0, Pro at \$20/month or \$200/year, Max 5x at \$100/month, and Max 20x at \$200/month ([Claude Help Center](#)).

That matters because most people do not need a power-user tier first.

They need consistent use.

Start free if you are still learning.

Pay when you hit limits on work that actually matters.

Layer 2: the research tool

Your assistant is not always your research system.

Research needs sources.

It needs comparison.

It needs freshness.

It needs the ability to tell where an answer came from.

Use a research tool when you are asking questions like:

- What is true right now?
- What changed recently?
- What do competitors charge?
- What does the official documentation say?
- What are the best options?
- What does the market believe?
- What sources support this claim?

This matters because bad AI research creates confident wrong answers.

For work, business, health, finance, legal, technical setup, and public claims, do not rely only on an uncited answer.

Use source-backed research.

If the answer will affect money, reputation, health, legal risk, or a public decision, use sources.

Layer 3: the workspace

This is where most people break their AI setup.

They ask AI useful things, get useful answers, then save nothing.

The next day, they start over.

Your workspace is where AI work becomes reusable.

It can be Notion.

It can be Google Docs and Drive.

It can be Microsoft 365.

It can be Apple Notes if you are starting small.

The tool matters less than the habit.

Your workspace should store:

- saved prompts
- useful answers
- checklists
- workflows
- drafts
- decisions
- examples
- research links
- recurring tasks
- templates

Notion lists a Free plan at \$0/member/month with personal organization, databases, basic forms, basic sites, calendar, mail sync, and trial AI capabilities ([Notion](#)).

Google Workspace's pricing page lists Business Starter with 30 GB pooled storage per user, Business Standard with 2 TB, and Business Plus with 5 TB, which matters if your workspace is mostly files and shared docs ([Google Workspace](#)).

Do not overthink this.

Pick the place you will actually use.

Layer 4: the execution apps

Execution tools are where the work gets finished.

These are usually tools you already have:

- Gmail or Outlook
- Google Docs or Word
- Sheets or Excel
- Calendar
- Slack or Discord
- Canva
- CRM
- project board
- website CMS
- social scheduler

Your AI stack should not replace everything.

It should make your existing tools easier to use.

For example:

- AI helps draft the email, but Gmail sends it.
- AI helps outline the guide, but Canva or a PDF builder formats it.
- AI helps summarize the meeting, but your task board tracks the next steps.
- AI helps build a workflow, but Zapier, Make, n8n, or your app executes it.

This is why beginners should not chase an all-in-one fantasy.

Most useful AI work still ends inside ordinary tools.

Layer 5: automation

Automation is powerful.

It is also where beginners waste the most time.

Do not automate a task before you understand it manually.

Zapier's Free plan includes 100 tasks per month, Professional starts at \$19.99/month, and Zapier says a task is counted when a Zap successfully moves data or completes an action automatically ([Zapier](#)).

Make's Free plan includes 1,000 credits/month, Core starts at \$12/month for 10,000 credits/month, and Make says each module action in a scenario counts as one credit ([Make](#)).

That means automation can become paid usage quickly.

Start with manual workflows first.

Only automate once the workflow works by hand.

Manual first. Semi-automated second. Fully automated later.

What to use first

If you are starting from zero, use this setup:

Need	Start with
General AI help	One main assistant
Research and sources	One source-backed research tool
Saving prompts and notes	One workspace
Tasks and follow-up	One task list or project board
Files	One organized cloud folder
Automation	Nothing yet, unless you already have a repeat task

This is enough to begin.

The point is not to be minimal forever.

The point is to earn complexity.

What to skip at first

Skip tools that sound exciting but do not solve a repeated problem.

Most beginners should avoid:

- three paid AI chat subscriptions at the same time
- random prompt libraries they will never use
- niche AI tools that only do one small job
- automation platforms before they have a tested workflow
- AI meeting tools if they do not attend many meetings
- AI design tools if they do not publish visuals
- AI coding tools if they are not building software
- AI agents connected to sensitive accounts without review rules

This is not because those tools are bad.

It is because sequence matters.

Buying advanced tools before you have basic habits creates noise.

The \$0 setup

If you are brand new, start here.

Do this before paying for anything:

1. Pick one free AI assistant.
2. Pick one place to save useful outputs.
3. Create one folder called AI Workspace.
4. Create one doc called Saved Prompts.
5. Create one doc called Useful AI Workflows.
6. Create one doc called AI Mistakes to Watch.
7. Use AI on one real task per day for seven days.
8. Save anything useful.
9. Delete or ignore anything that was not useful.
10. At the end of the week, decide what you actually used.

This costs nothing.

It also teaches you more than signing up for five tools.

The first paid setup

Only pay when you know what you are paying for.

A realistic first paid setup is:

- one paid AI assistant if you use it daily
- one research tool if your work depends on source-backed decisions
- one workspace upgrade only if free limits are blocking you
- no paid automation until you have a repeat workflow that already works manually

This is the “serious beginner” stack.

It is enough for most people to learn, produce, and build useful habits.

Do not upgrade because the paid plan exists.

Upgrade because the free version is slowing down real work.

When to upgrade

Use this upgrade rule:

Upgrade when the tool saves time every week, improves quality every week, or unlocks work you could not do otherwise.

Upgrade if:

- you hit usage limits on real work
- you use the tool at least four days per week
- it helps you make money, save money, or avoid costly mistakes
- it replaces another paid tool
- it improves the quality of work you publish or send
- it supports a repeat workflow

Do not upgrade if:

- you only tested it once
- you are paying because you feel behind
- you cannot explain what it replaces
- you do not know where its output will be saved
- you have not used the free version seriously

The AI workspace setup

Your workspace should be boring.

Boring is good.

Create this structure:

AI Workspace

- 01 Saved Prompts
- 02 Useful Workflows
- 03 Research Notes
- 04 Drafts and Outputs
- 05 Examples and Swipe Files
- 06 Tool Reviews
- 07 Mistakes and Fixes
- 08 Monthly AI Audit

Then add one rule:

If AI helps you more than once, save the process.

This turns random AI usage into a system.

The monthly AI audit

Once per month, review your stack.

Use this checklist:

Question	Keep / cancel / change
Did I use this tool at least weekly?	
Did it save time or improve quality?	
Did it help with a repeat task?	
Did it replace another tool?	
Did I save any reusable outputs from it?	
Did it create confusion or extra work?	
Is there a cheaper way to do the same job?	
Should I keep it for another month?	

Cancel tools that do not survive the audit.

You can always resubscribe later.

The goal is not to punish yourself.

The goal is to keep your stack honest.

The risk rule

Every AI stack needs boundaries.

NIST's AI Risk Management Framework is voluntary and is designed to help incorporate trustworthiness considerations into the design, development, use, and evaluation of AI systems ([NIST](#)).

For beginners, keep it simple:

Do not let AI make final decisions in high-risk areas.

Use human review for

- legal claims
- medical advice
- financial decisions
- hiring and firing
- customer refunds or disputes
- public accusations
- private or sensitive data
- anything that can harm a person

AI can draft.

AI can organize.

AI can compare.

AI can suggest.

But you are still responsible.

The 30-day setup plan

Week 1: learn the assistant

Use one AI assistant every day.

Ask it to help with real tasks.

Save useful prompts.

Do not buy new tools.

Week 2: add research

Use a source-backed research tool for any question that needs current facts.

Save useful links and summaries.

Start separating “AI gave me an idea” from “AI found evidence.”

Week 3: build the workspace

Organize your saved prompts, outputs, research, and workflows.

Create your AI Workspace folder.

Save anything you would want to reuse.

Week 4: identify automation candidates

Look for repeat tasks.

Do not automate them yet.

Write the steps down.

Run the workflow manually.

If it works twice, then consider automation.

Saveable tool: AI stack planner

Fill this out before changing your stack:

My main AI assistant:

What I use it for:

My research tool:

What I use it for:

My workspace:

Where I save prompts:

Where I save workflows:

Where I save research:

My execution tools:

- Email:
- Docs:
- Tasks:
- Files:
- Design:
- CRM / business tools:

Automation tool, if any:

Automation I actually need:

Tools I am paying for:

Tools I should cancel:

Tool I should test next:

Reason to test it:

Decision date:

Saveable tool: buy-or-skip checklist

Before paying for a tool, answer:

Question	Answer
What repeat task does this help with?	
How often do I do that task?	
What tool or process does this replace?	
What output should improve?	
How will I measure success?	
Where will the output be saved?	
What could go wrong?	
Who reviews the output?	
When will I cancel if I do not use it?	

If you cannot fill this out, skip the tool for now.

Saveable tool: stack map

Use this to keep your setup simple:

Layer	My tool	Paid?	Keep?
Assistant			
Research			
Workspace			
Execution			
Automation			
Media/design			
Coding/building			

You do not need every row filled.

Empty rows are fine.

An empty row is better than a paid tool you do not use.

Final reminder

The best AI stack is not the biggest stack.

It is the stack you actually use.

Start with one assistant.

Add source-backed research.

Save what works.

Use your existing tools.

Automate only after the workflow is proven.

That is how AI becomes a practical system instead of a pile of subscriptions.