Kitces Guest Author AI Policy

Guidance for guest authors on the use of AI in Kitces submissions

Why we have this policy

Kitces publishes your expertise, in your words, so AI may support your writing process but cannot replace it. We invite guest authors because of the real-world insight they bring, and our readers come to us for content written by practitioners, consultants, and experts who have done the work of thinking a topic through and honing their ability to explain and teach it to others.

There are also practical reasons. Under current U.S. law, content generated entirely by AI is not protected by copyright, so it can't be owned by you or licensed to us. AI tools can also reproduce someone else's copyrighted work without you knowing it, and publishing infringing material creates legal liability for both of us regardless of intent.

The core standard

> **The majority of every submission (more than 50%) must be your own original writing.** AI-generated text may make up less than half of the article, and only if you disclose it.

That threshold is the outer limit we will accept, not a target. We strongly prefer submissions with little or no AI-generated text, and those are the articles most likely to move quickly through editing and lead to an ongoing relationship.

Kitces editors use AI for things like drafting CE quiz questions and brainstorming article titles. AI is never used in direct editing of an article.

What AI use is and isn't acceptable

See the additional page at the end of this policy for more examples.

The test is simple: the ideas, analysis, and the bulk of the words should come from you.

Generally acceptable

- Spelling and grammar checking tools
- Brainstorming or organizing your own notes and outline
- Locating sources that you then read and verify yourself

Not acceptable

- Having AI draft the article, or the majority of it
- Including citations, statistics, quotes, or rules generated by AI that you haven't checked at the original source
- Submitting AI-generated text without disclosing it
- Using AI to rewrite or repackage someone else's published work

Disclose your AI use

When you submit, tell us whether you used AI and, if so, which sections or passages it generated. A short note in your submission email is enough.

This information is used for internal purposes only. Disclosure lets our editors know where to focus and lets us apply our originality expectations correctly. Everything you don't identify as AI-generated is treated as your own original writing.

Verify every fact and source

You are responsible for the accuracy of everything in your article, including any part an AI tool helped produce. Check every citation, statistic, quote, and regulatory reference against the original source before you submit.

AI tools regularly invent sources or alter real ones, such as attaching a real study or ruling to the wrong year, jurisdiction, or finding. A citation that looks right is not the same as one you have read.

Originality and your responsibility

By submitting an article, you confirm that:

- Everything not disclosed as AI-generated is your own original work
- Nothing in the article copies or infringes anyone else's work, whether written by you, by AI, or by someone else
- You have accurately disclosed any AI use

These commitments are part of our Guest Author Submission Agreement, which includes originality and non-infringement terms. If a submission turns out to infringe a third party's copyright, responsibility rests with the author. Where this policy and the agreement differ, the agreement governs.

How we review submissions

We review every submission with editorial judgment and AI-detection tools such as Pangram. Depending on what we find, we may:

- Accept the article and move it into editing
- Return it and offer the opportunity to rework sections in your own words

Articles that depend heavily on AI take significantly more editing time. We'd rather invest that time in authors developing their own voice and expertise, so a pattern of heavily AI-generated submissions will affect whether we continue working together.

Editing, ownership, and reuse

You keep the copyright to your article and grant Kitces the right to publish and syndicate it under your submission agreement. Our editing often goes well beyond copyediting: we may restructure, rewrite passages, and adapt the piece to the Kitces style, always aiming to preserve your ideas and expertise, while working to make it readable and educational for the advicer community. After the editor does a first pass edit on the article, it will come back to you for review and approval before moving to production.

We want the finished article to be something you can use too. After the exclusivity period in your agreement ends, you may reuse the edited, published version, for example on your own website, in a book, or in a collection of your work. During the exclusivity period, please don't publish the article elsewhere.

Questions, accommodations, and updates

If you're unsure whether a particular use of AI fits this policy, ask before you submit: **guestposts@kitces.com**.

If you have a great idea and would need to rely on support for the writing, let us know and we can offer ideas or direct support.

Copyright law around AI is still developing, and we expect to update this policy as it does. We'll let current guest authors know when it changes.

Revision history

Revision	Date	Nature of Change
Original	11/11/26	

Other Examples of Acceptable and Non-Acceptable Use of AI

Using AI at each stage of our process

Every guest article follows the same path: a 3x3x3 outline, outline revision with our editors, a full draft, and 1–2 rounds of red-line editing. Here is how we envision the permissible use of AI at each step:

1. Your 3x3x3 outline

Your Key Insight and its three Key Points (Information, Insight, Instruction) are how we judge whether you're the right person to write the piece. These should come from your own expertise and experience.

Acceptable

- Brainstorming possible angles on a topic before you settle on your Key Insight.
- Asking whether a supporting point is clear to someone outside your specialty.

Not acceptable

- Asking AI to generate your Key Insight or fill in the 3x3x3 template.
- Pitching an AI-suggested topic you haven't dealt with in your own practice.

2. Outline revision with our editors

Acceptable

- Using AI to stress-test your outline or anticipate objections a skeptical reader might raise.

Not acceptable

- Having AI rewrite your outline in response to editor feedback.

3. Drafting the full article

The draft is where your voice and experience fill in beyond the outline.

Acceptable

- Asking AI to suggest an order for your own notes or a transcript of your own voice memo, then writing from them yourself.
- Checking whether a technical passage reads clearly.
- Using AI to write a *representative* example of a concept that you have elaborated on within the text body (i.e., an example where creativity and personal touch is not additive to the reader – they just need the point to be clearly illustrated).
- Using AI to generate a *representative* graphic, and labeling it accordingly – so the Kitces team can then "re-make it" in our signature style.

Not acceptable

- Having AI expand your outline into the majority of the article.
- Asking AI to rewrite your draft to sound more polished, so the final sentences are mostly AI's.
- Including statistics, quotes, or citations from AI that you haven't verified against the original source.

4. Red-line editing

We red-line every piece because we care (#RedInkEqualsLove), and that process works only when you engage with each edit yourself.

Acceptable

- Using AI to help you understand an editor's comment or think through options before you revise.

Not acceptable

- Pasting red-lines into AI and submitting its revisions as your response.

Disclaimer: The formatting and visual styling of this document were produced with the assistance of AI. The policy content was written by the Kitces team.