

AGENCY-CENTERED FRAMEWORK FOR AI LITERACY

Most AI literacy efforts focus on how generative AI technologies work and how to use them effectively. This is crucial, but it's not enough. To have real choice and control over how AI fits into our lives, we also need to understand the **business models** that shape how these tools are designed and distributed. And we need something often overlooked: **self-awareness** of our own values and goals, and how those evolve in our relationships with others.

This framework names these as three literacies: **technical** (how AI works in practice), **market** (the business models behind it), and **self** (who you are and who you are becoming). It also draws on psychologist Albert Bandura's insight that we don't just act **individually**. We also act **collectively** (with others), and through **proxies** (others who act on our behalf, including AI agents). Mapping these three literacies across the three modes of agency gives us nine dimensions to explore in our work as educators, policy-makers, and researchers. We invite you to use this framework to find entry points for building agency, identify where agency is missing, and design learning that fosters it across contexts.

| | INDIVIDUAL AGENCY <i>(you act directly)</i> | COLLECTIVE AGENCY <i>(we act together)</i> | PROXY AGENCY <i>(others act for you/us)</i> |
|---|---|---|--|
| TECHNICAL LITERACY <i>(how AI works in practice)</i> | Understanding how generative AI works; discerning if, when, and how to use it. | Being transparent about AI use; building trust; learning together. | Knowing what AI can and can't do; how design choices and policies shape your access and options. |
| MARKET LITERACY <i>(the business models behind these tools)</i> | Being alert to the data collected about you, not for you; choosing what to share. | Advocating for AI that's accessible, safe, fair, and built without exploiting people or the planet. | Recognizing hidden incentives in AI tools, platform settings, and policies. |
| SELF LITERACY <i>(who you are and who you are becoming)</i> | Knowing your values, goals, and moral compass; having humility about your limits. | Co-creating shared values and norms around AI use, with care for others in your community. | Noticing when AI agents, people, or policies uphold or compromise your values. |

This resource was created by the Center for Digital Thriving at Harvard Graduate School of Education. It was made possible through the support of Grant 63220 from the John Templeton Foundation. It is inspired by Bandura's (2006) theory of agency and grounded in the Center's work on digital agency (Weinstein et al., 2023). It has a [Creative Commons Attribution-NonCommercial-ShareAlike 4.0 International license](https://creativecommons.org/licenses/by-nc-sa/4.0/). Remixing is encouraged!

Suggested citation: Tench, B. (2026) Agency-Centered Framework for AI Literacy. Cambridge, MA, USA: Center for Digital Thriving.