

The Morning-After Ledger.

Sort your AI spend into sand, scaffold and asset — before the market does it for you.

One afternoon. Pull every AI budget line over a threshold you pick, run each through the nine prompts, choose its column. The ledger ends in one ratio and one word you can defend in the write-down year.

THE NINE PROMPTS — THREE PER COLUMN, IN ORDER

Sand — evaporates

1. **The stop test.** If this stopped tomorrow, which process runs differently? No answer — sand.
2. **The demo test.** Anything beyond a demo, pilot report or dashboard? No — sand.
3. **The reason test.** Bought for a named workflow, or for the year it was purchased? The second — sand.

Scaffold — enables

4. **The pointer test.** Enabling a specific named build? Named — scaffold. "Capability in general" — sand.
5. **The date test.** Does the enabled thing have a delivery date and owner? No — reclassify sand at next budget.
6. **The orphan test.** Is the building it scaffolds still alive? Dead building — standing sand.

Asset — redesigned work

7. **The workflow test.** Name the process AND its owner. Both, or not an asset.
8. **The number test.** Cycle-time / cost / quality change, in units. "Feels faster" — scaffold.
9. **The halving test.** Vendor vanishes, prices double — does the gain survive? No — scaffold in asset's badge.

THE LEDGER

BUDGET LINE	ANNUAL \$ ('000)	COLUMN	EVIDENCE (WORKFLOW / OWNER / NUMBER)
		☐ Sand ☐ Scaf ☐ Asset	
		☐ Sand ☐ Scaf ☐ Asset	
		☐ Sand ☐ Scaf ☐ Asset	
		☐ Sand ☐ Scaf ☐ Asset	
		☐ Sand ☐ Scaf ☐ Asset	
		☐ Sand ☐ Scaf ☐ Asset	
		☐ Sand ☐ Scaf ☐ Asset	
		☐ Sand ☐ Scaf ☐ Asset	

Sand \$ _____ ÷ Total \$ _____ = Sand ratio _____ Verdict: _____

< 1/3 · **compounding** — a burst is good news for you. 1/3–2/3 · **covered** — convert named scaffold to named asset before the cycle turns. > 2/3 · **exposed** — you now know before the market does.