

Governance Debt Calculator

The ratio is not a target. It is your current position. Calculate it. Report it quarterly.

1

STEP 1 - ESTABLISH THE DEPLOYMENT COUNT

Ask IT, compliance, procurement, and three business unit leads separately. Use the cross-functional total - not any single source.

Total AI systems operating in your environment (including unapproved):

2

STEP 2 - ESTABLISH GOVERNANCE COVERAGE

Count only deployments with **ALL FOUR** artifacts confirmed in place.

- ✓ *Authorization record*
- ✓ *Named owner (confirmed)*
- ✓ *Active review date*
- ✓ *Pre-deployment compliance review*

AI systems with all four artifacts: _____

STEP 3 - CALCULATE YOUR RATIO

$$(\text{Step 1} - \text{Step 2}) \div \text{Step 1} \times 100 = __\%$$

Your Governance Debt Ratio

0%	Every system governed. Maintain and report quarterly.
1–25%	Manageable. Prioritize highest-risk gaps first.
26–50%	Significant. Build the intake process immediately.
51%+	Critical. Governance program does not yet exist at operational level.

③ YOUR GOVERNANCE DEBT

My ratio: ___%

Highest-risk ungoverned deployment: _____

Named remediation owner: _____

Governance Debt becomes visible when an examiner asks a question nobody can answer. Calculate it before they do.