

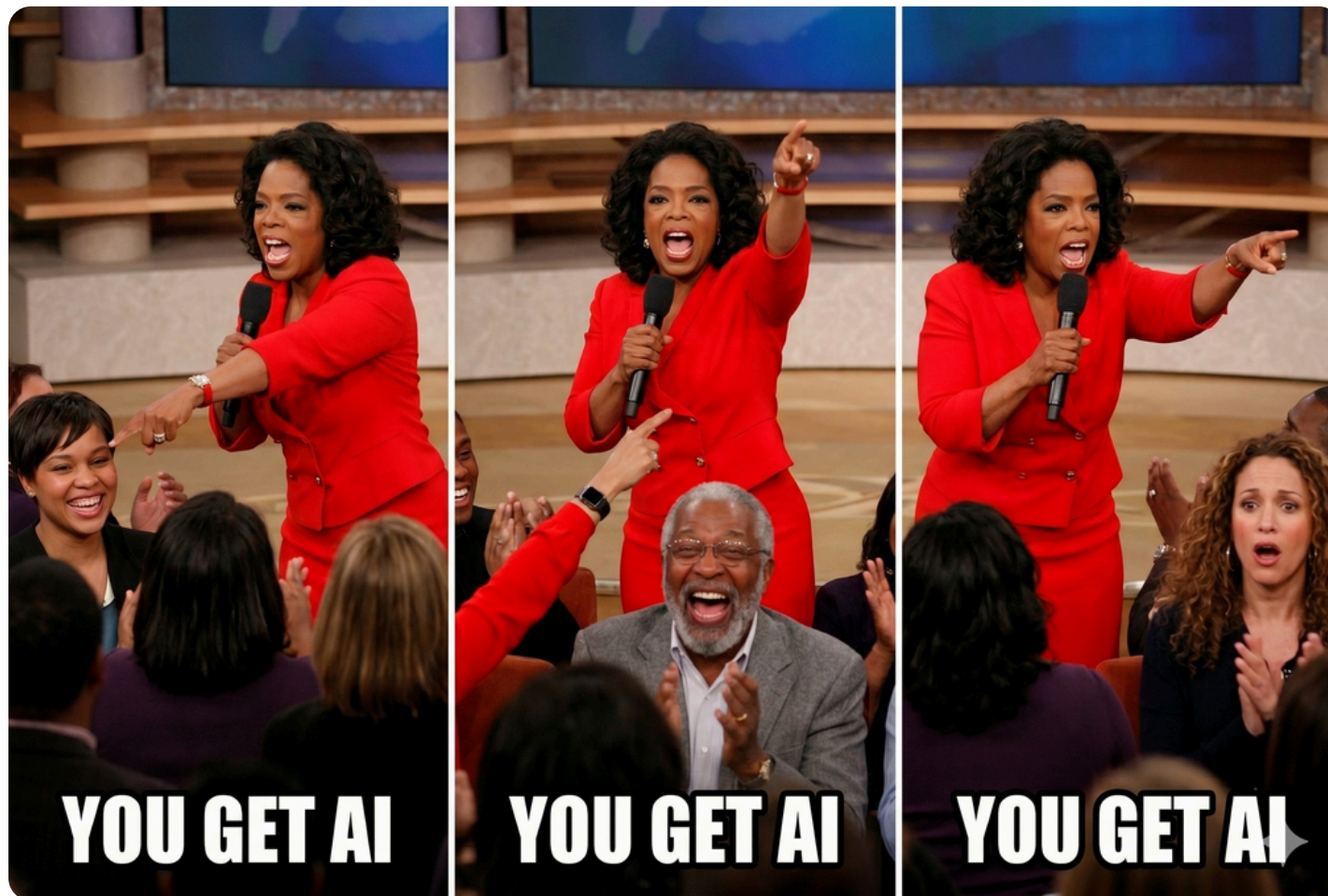
THE POST-VACATION CREDIT CARD SHOCK OF AI ADOPTION

A lot of organizations are throwing money at AI without a fundamental understanding of the underlying math. We are treating AI like standard enterprise software. It isn't. With token-based models, costs can spiral quickly, literally every "please" and "thank you" in a prompt adds up.

Right now, we are seeing companies push massive AI adoption, but eventually, the bills are going to arrive. Leadership is setting themselves up for some serious "post-vacation credit card shock." When you look at advanced use cases like continuous 24/7 monitoring, those compute costs are going to skyrocket fast. I am even hearing of companies hiring junior coders to work alongside the AI simply because the AI token math doesn't make sense yet.

Scott's Insight: *The Oprah Car Giveaway*

Right now, organizations are handing out AI access like Oprah Winfrey in 2004, shouting, "You get a car, you get a car!" to everyone in the audience. But AI isn't the Pontiac G6; it's the gas. If you don't track the fuel rations, your organization will burn through the entire IT budget running background tasks.



AI-generated image

We are building the plane while flying it, but the cost of jet fuel is largely being ignored. It is going to take the next few years for the dust to settle so we can see where the true ROI actually lives once the AI companies are forced to turn a profit. It's a fascinating space to watch.

The "Fake Risk" vs. The Real Threat

- **The Fake Risk:** Assuming your flat-rate enterprise software agreements cover your employees' AI usage indefinitely without capping your operational costs.
- **The Real Threat:** *Compute Shock.* When the bills arrive for unstructured, unchecked AI usage across thousands of employees, the resulting financial panic will force leadership to abruptly shut down access, stalling true innovation dead in its tracks.

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What I'm Reading

1. Are AI Tokens the New Signing Bonus, or Just a Cost of Doing Business?

- **The Article Link:** [TechCrunch: Are AI tokens the new signing bonus?](#)
- **The Synopsis:** Tech companies are beginning to negotiate guaranteed AI compute limits and premium model access as part of executive and engineering compensation packages.
- **The Takeaway (Clarity):** This is a pure Adaptability play. The human side of leadership must recognize that technical talent now views AI access as essential infrastructure. If you aren't factoring compute into your retention and talent strategy, you are already losing the war.

2. A \$2 Billion Company Just Halted 401(k) Contributions to Invest in AI Tools

- **The Article Link:** [Yahoo Finance: A \\$2 billion company just paused 401k contributions](#)
- **The Synopsis:** Customer experience giant TTEC Holdings recently informed its 16,000 employees that it is suspending its 401(k) match program to divert those funds directly into AI infrastructure and training.
- **The Takeaway (Resilience):** This is exactly what the **credit card shock** looks like in real time. Sacrificing fundamental employee benefits to fund unregulated AI compute is a textbook failure of **Resilience**. The human side of leadership must recognize that gutting your organizational culture to pay an exploding cloud bill is not an innovation strategy. It is a panic response. You cannot maintain a high-performing team while actively penalizing them for your own budgeting failures.

Practical Tip:

Audit Your "Token Culture" — Stop guessing who is using what. A "free-for-all" use of AI must be strictly monitored and directed toward the business cases that actually make the most sense.

1. **Identify** the top 5% of your power users across all AI platforms.
2. **Map** their token consumption against their actual business output.
3. **Draft** a baseline **Compute Allowance** policy that aligns with strategic priorities, not just hierarchical titles.

Resources & Events

- ➔ **[Webinar] Micro-Audit Strike Teams: Operationalizing Rapid Response (Sponsored by Wolters Kluwer):**
Learn how to build "surge capacity" to catch AI-driven anomalies before they derail your year. This doesn't replace your annual plan; it protects it. June 3rd | 11:00 AM EDT (North America & EMEA). [Register Here](#).
- ➔ **[Webinar] From routine to strategic: Building the business case for AI in GRC (Sponsored by Optro):**
Ready to evolve your assurance team? Learn how to safely delegate routine tasks to AI, protect your data, and prove the ROI of GRC tech to the board. *Registration coming soon.*
- ➔ **[Catch Me Live] 2026 IIA Canada National Conference:**
I will be speaking live in Vancouver on October 6th at 2:00 PM PT. *Let's connect if you are attending.* [Register Here](#).

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