

SELF-ASSESSMENT

20 MINUTES

PRINT & FILL

The AI Layoff Risk & Readiness Assessment

Score your Professional CIBIL Score out of 900 across five factors, find out which one is bleeding points, and leave with a 90-day plan you can actually run.

THE FIVE FACTORS YOU WILL SCORE

01

Skill
Currency

30%

02

Experience
Relevance

25%

03

Role
AI-Resilience

20%

04

Network &
Visibility

15%

05

Adaptability
Quotient

10%

"Your professional CIBIL score had been dropping for years. You just never checked it."

WHAT I TOLD A MENTEE AFTER HIS SALARY WAS CUT 30%

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Companion workbook to the article
"What's Your Professional CIBIL Score? And Why
It Might Be Dropping Without You Knowing"
The Practical Technologist · April 2026

BEFORE YOU START

Nobody sends you an SMS when your score drops.

Your appraisal rating measures how well you did your current job. Your Professional CIBIL Score measures how much the market will want you tomorrow. They are two completely different numbers, and only one of them protects you in a restructuring. This workbook makes the second one visible.

THE ONE RULE THAT DECIDES WHETHER THIS WORKS

Score the person you were **in the last 90 days**, not the person you intend to become. Intentions score zero. If you cannot point to a piece of work, a commit, a document, a talk or a conversation as evidence, you do not get the points.

HOW TO USE IT

- 1 Work through the five factor pages**
On each page, tick every statement that is honestly true of you today. Credits add points, defaults subtract them, and you can tick both kinds on the same page — most people do. One page, Role AI-Resilience, gates its boxes on a number you work out first; that page shows you how.
- 2 Write the evidence line before you tick a credit**
Every factor page has an evidence box. One concrete example. If the box stays empty, untick the credit. This is the single step that separates a useful score from a flattering one.
- 3 Convert each factor and total your score**
Page 8 turns your five net figures into a score between 300 and 900, using the same weightings as the article: 30 / 25 / 20 / 15 / 10. A worked example is printed alongside.
- 4 Read your band, then build the 90-day plan**
Page 9 tells you what your band means in a restructuring conversation. Pages 10 and 11 turn your lowest-scoring factor into dated actions and a quarterly re-check.

WHAT THIS ASSESSMENT IS, AND IS NOT

It is a structured mirror, built from 25+ years of watching careers move through Y2K, the dot-com bust, 2008, cloud migration and now AI. It is not a prediction, a guarantee, or a judgement of your worth. A low score is not a verdict — it is a map of where the next three months of effort should go.

1

FACTOR

Skill Currency

Your “Payment History” — the single biggest factor, and the one that hurts fastest when you miss it.

30%

WEIGHT

Are your skills current? Or are you still riding on Java 8 while the world has moved to cloud-native, AI-augmented development? Are you still hand-writing test cases that a model generates and executes in seconds? Roughly 80,000 IT jobs have gone in the last 18 months, and the roles being eliminated are the ones nobody refreshed.

CREDITS — TICK WHAT IS TRUE

- ☐ I am learning and **actually using** GenAI, prompt engineering or AI-augmented workflows in my day-to-day work — not a completed course, real usage. **+50**
- ☐ I have upskilled in **cloud architecture, data engineering or cybersecurity** in the last 12 months, and applied it to something real. **+40**

DEFAULTS — TICK WHAT IS TRUE

- ☐ I am still relying only on the skills I had **five years ago**. My stack has not meaningfully changed. **-80**
- ☐ My honest position is **“I’ll learn it when it’s needed.”** This is the missed EMI of careers. **-100**

NET POINTS, FACTOR 1

Add credits, subtract defaults. Range -180 to +90.

FACTOR SCORE

 $(\text{Net} + 180) \div 9 \cdot \text{max } 30$

EVIDENCE — NAME ONE THING YOU BUILT, BROKE OR SHIPPED WITH A NEW SKILL IN THE LAST 90 DAYS

IF THIS IS YOUR LOWEST FACTOR

Pick **one** AI tool and go deep enough to hit its limits. Depth in one beats a shallow tour of six. Weight 30% means every point recovered here moves your total more than anywhere else on this workbook.

2

FACTOR

Experience Relevance

Your “Credit Utilisation” — not how much experience you hold, but how wisely it has been used.

25%

WEIGHT

Twenty years of experience means nothing if fifteen of those years are year one, repeated fifteen times. I have met professionals with 25 years who have essentially run the same project lifecycle across three companies. The resume looks heavy. The score is thin. Ask instead: have you worked across domains, led transformation rather than maintenance, and delivered outcomes rather than managed headcount?

CREDITS — TICK WHAT IS TRUE

- ☐ I have **cross-domain experience with measurable business outcomes** I can quote — revenue, cost, cycle time, risk, adoption. **+45**
- ☐ I have **led an AI or digital transformation initiative**, not just participated in one. **+50**

DEFAULTS — TICK WHAT IS TRUE

- ☐ I have spent **many years in the same role** with only minor variations — different logo, same job. **-60**
- ☐ I have **no exposure to product thinking** — only services delivery against someone else's requirements. **-30**

NET POINTS, FACTOR 2

Add credits, subtract defaults. Range -90 to +95.

FACTOR SCORE

(Net + 90) ÷ 7.4 · max 25

EVIDENCE — ONE OUTCOME YOU OWNED, WITH THE NUMBER ATTACHED TO IT

IF THIS IS YOUR LOWEST FACTOR

You cannot add years, but you can change what the next twelve months contain. Volunteer for the work that sits **outside your current lane** — a different domain, a discovery phase, a customer conversation, a proposal. Relevance is rebuilt by variety, not by tenure.

3

FACTOR

Role AI-Resilience

Your “Credit Age” — the silent score-killer, because the risk sits in the role, not in your effort.

20%

WEIGHT

The risk here sits in the shape of your role, not in your effort — which is exactly why this is the factor people skip. So this page does not let you guess it.

STEP A • THE 70% TEST

Take yesterday's actual working hours. What share could a competent AI tool have produced a usable first draft of, with you only reviewing?

 % OF MY DAY

STEP B • THIS DECIDES WHICH BOXES YOU MAY TICK — it scores no points itself

50% or more You **must** tick the -70 default. Whatever the job title says, the work is largely repeatable.

31–49% Grey zone. Tick **neither** box, and re-run the test on a different day.

30% or less The +40 credit is available — if you can name the judgement work below.

CREDITS — TICK WHAT IS TRUE

- ☐ My role requires **human judgement, creativity or strategic thinking** — complex architecture, client advisory, negotiation, stakeholder management, crisis handling. **+40**
- ☐ My role **involves AI implementation or augmentation** — I am building with it, not being replaced by it. **+50**

DEFAULTS — TICK WHAT IS TRUE

- ☐ My role is **primarily execution of repeatable tasks** — manual testing, routine maintenance, report generation, L1/L2 support, standard coding without architectural thinking. **-70**
- ☐ My security rests on **“my company needs me”** — I have not validated my demand in the open market. **-40**

NET POINTS, FACTOR 3

Add credits, subtract defaults. Range -110 to +90.

FACTOR SCORE

(Net + 110) ÷ 10 · max 20

EVIDENCE — THE WORK INSIDE YOUR 100% THAT A TOOL COULD NOT DRAFT, AND WHY

If this is your lowest factor: you cannot change your job title this month, but you can change what sits inside it. Re-run the 70% test next quarter — that percentage falling is the clearest evidence this factor is recovering.

4

FACTOR

Professional Network & Visibility

Your "Credit Mix" — your network is not your safety net, it is your credit line.

15%

WEIGHT

Are you known only inside your company, or does the industry know you? Do you write, speak, mentor, contribute, hold a point of view people seek out? I started writing on LinkedIn without a content strategy. I started because in a market where tens of thousands of people are looking simultaneously, the ones who get the call first are the ones who were already visible.

CREDITS — TICK WHAT IS TRUE

- ☐ I practise **active thought leadership** — writing, speaking at events, mentoring, contributing to open source — with something published in the last 90 days. **+35**
- ☐ I have a **strong cross-industry network beyond my current employer** — people who would take my call without an introduction. **+30**

DEFAULTS — TICK WHAT IS TRUE

- ☐ My professional network is **limited to my current team or company**. **-20**
- ☐ I have **zero public visibility** or professional brand. If a recruiter searched my name today, they would find a job title and nothing else. **-50**

NET POINTS, FACTOR 4

Add credits, subtract defaults. Range -70 to +65.

FACTOR SCORE

(Net + 70) ÷ 9 · max 15

EVIDENCE — THREE PEOPLE OUTSIDE YOUR COMPANY WHO WOULD VOUCH FOR YOUR WORK, AND WHEN YOU LAST SPOKE

IF THIS IS YOUR LOWEST FACTOR

This is the fastest factor to move. One honest post about something you learned or got wrong this month is a real market signal. Your score does not improve in isolation — like the financial one, it needs activity on the record.

5

FACTOR

Adaptability Quotient

Your “New Credit Inquiries” — healthy, purposeful activity beats both desperation and stillness.

10%

WEIGHT

Are you actively experimenting, trying new tools, taking stretch assignments? Or sitting in the comfort zone waiting for the annual appraisal? The professionals who survived every disruption I have watched in 25+ years — Y2K, the dot-com bust, 2008, cloud, now AI — had exactly one thing in common. They adapted **before** they were forced to.

CREDITS — TICK WHAT IS TRUE

- ☐ I am **proactively experimenting with AI tools in my daily work**, on my own initiative, without waiting for it to be mandated. **+25**
- ☐ I have **taken a stretch role or assignment outside my comfort zone** in the last year. **+20**

DEFAULTS — TICK WHAT IS TRUE

- ☐ I learn only what is **company-sponsored** — if training is not scheduled for me, it does not happen. **-15**
- ☐ Some part of me still believes **“this AI thing is overhyped”** and will settle down. **-30**

NET POINTS, FACTOR 5

Add credits, subtract defaults. Range -45 to +45.

FACTOR SCORE

 $(\text{Net} + 45) \div 9 \cdot \text{max } 10$

EVIDENCE — THE LAST THING YOU TRIED THAT DID NOT WORK, AND WHAT IT TAUGHT YOU

THE LIGHTEST WEIGHT, THE HEAVIEST TELL

At 10% this factor moves your number least — and predicts your next twelve months most. Everything on the other four pages is downstream of whether you move before you are pushed.

ADD IT UP

Your Professional CIBIL Score

Carry the two figures from each factor page into the row below. The conversion turns each factor's own range into its weighted contribution, so the total always lands between 300 and 900 — the same scale the bank uses on you.

FACTOR	WEIGHT	NET POINTS	CONVERSION	FACTOR SCORE
1. Skill Currency	30%		$(\text{Net} + 180) \div 9$	/30
2. Experience Relevance	25%		$(\text{Net} + 90) \div 7.4$	/25
3. Role AI-Resilience	20%		$(\text{Net} + 110) \div 10$	/20
4. Network & Visibility	15%		$(\text{Net} + 70) \div 9$	/15
5. Adaptability Quotient	10%		$(\text{Net} + 45) \div 9$	/10
Readiness Total			Sum of the five factor scores	/100

Score = 300 + (Readiness Total × 6)

Round to the nearest whole number. Minimum 300, maximum 900.

MY SCORE

WORKED EXAMPLE — A 14-YEAR SERVICES PROFESSIONAL, HONESTLY SCORED

1. Skill Currency	only -80 ticked	Net -80	$(-80+180) \div 9 = 11.1$
2. Experience Relevance	+45 and -60 ticked	Net -15	$(-15+90) \div 7.4 = 10.1$
3. Role AI-Resilience	only -70 ticked	Net -70	$(-70+110) \div 10 = 4.0$
4. Network & Visibility	-20 and -50 ticked	Net -70	$(-70+70) \div 9 = 0.0$
5. Adaptability	only -15 ticked	Net -15	$(-15+45) \div 9 = 3.3$
Readiness Total		28.5 / 100	Score = 300 + 171 = 471

A 471 with an “Exceeds Expectations” appraisal in the same year. That combination is not a contradiction — it is the whole point. His weakest factor is Network & Visibility at a flat zero, and it is also the cheapest one to fix this month.

WHAT THE NUMBER MEANS

Where you sit when the restructuring memo lands.

Same bands the credit bureaus use, applied to the thing that actually decides your next two years. Find yours, read it once, then go straight to page 10.

800–900

EXCELLENT

Market-proof. You get called, you don't apply.

What it looks like: recruiters approach you for roles that don't exist yet; your name comes up in rooms you're not in. **Your risk:** complacency and over-indexing on one employer. **Do next:** convert visibility into optionality — advise, mentor, or build something of your own alongside.

750–799

VERY GOOD

AI-ready. You would land on your feet within weeks.

What it looks like: current skills, real outcomes, a network that answers. **Your risk:** one weak factor quietly dragging — usually visibility or product exposure. **Do next:** find your lowest factor on page 8 and close that single gap. You are one factor from the top band.

650–749

 GOOD — WATCH
ZONE

Safe today. Slipping quietly.

What it looks like: you are valued internally, but you have not tested your market price in years. **Your risk:** the drift is invisible until a reorg makes it visible. **Do next:** run the 90-day plan on page 10 in full. This band moves in whichever direction you choose within one quarter.

550–649

FAIR — AT RISK

You are on the list, even if nobody has told you.

What it looks like: fewer recruiter calls, passed over for the interesting projects, vague answers about growth paths. **Your risk:** a restructuring that arrives before your rebuild does. **Do next:** treat the 30-day column on page 10 as non-optional and start this week, not next quarter.

300–549

 POOR — HIGH
EXPOSURE

High layoff exposure. Rebuilding takes quarters, not weeks.

What it looks like: your role is largely repeatable work, your skills are dated, and nobody outside your floor knows your name. **Your risk:** finding out your score only when you need it most. **Do next:** pick the two lowest factors and do nothing else for 90 days. Depth beats breadth when the clock is running.

THE UNCOMFORTABLE COMPARISON WORTH MAKING

Infosys added roughly 5,000 people in a recent quarter — but did not rehire the ones it let go. It hired different profiles: AI specialists, cloud architects, data engineers. The old credit was written off; new credit was issued to different people. Your band tells you which side of that ledger you are currently on.

NOW DO SOMETHING WITH IT

Ninety days, one weak factor, dated commitments.

I am not going to give you a transformation programme — that is not my style. Write your lowest-scoring factor in the box, then fill three columns. Dates, not intentions. A commitment without a date is a wish.

MY LOWEST-SCORING
FACTOR

From the scorecard on page 8

TODAY'S DATE

Your 90 days start here

Days 1–30

STOP THE BLEEDING

- Audit one real working day: what % could AI draft?
- Choose **one** AI tool. Use it on live work, not a course.
- Publish one honest post about something you learned.

MY COMMITMENT

DONE BY

Days 31–60

BUILD PROOF

- Ship something small with the tool. Break it. Fix it.
- Take one stretch task outside your usual lane.
- Reconnect with three people outside your company.

MY COMMITMENT

DONE BY

Days 61–90

TEST THE MARKET

- Write up what you built. Publish it with the numbers.
- Have one honest conversation about your growth path.
- Take one external call to price yourself, offer or not.

MY COMMITMENT

DONE BY

ONE ACCOUNTABILITY PARTNER BEATS TEN REMINDERS

Name someone who will ask you about this on day 30 — a peer, a mentor, a manager who is on your side. Careers rarely fail from lack of a plan. They fail from a plan nobody ever asked about.

PARTNER

CHECK-IN DATE

KEEP CHECKING

A score you check once is a score you don't have.

Financial CIBIL scores update monthly. Yours moves slower, which is exactly why it drifts unnoticed. Re-run the five factor pages every quarter and log the numbers here. The trend matters more than any single reading.

FACTOR	Q1 DATE: _____	Q2 DATE: _____	Q3 DATE: _____	Q4 DATE: _____	CHANGE
1. Skill Currency /30					
2. Experience Relevance /25					
3. Role AI-Resilience /20					
4. Network & Visibility /15					
5. Adaptability /10					
Score (300–900)					

EVIDENCE LOG

What you actually did, quarter by quarter.

One line per quarter. Something you built, shipped, published, led or learned the hard way. When a recruiter asks what you have been doing since AI changed the work, this page is your answer.

QUARTER	THE ONE THING WORTH POINTING AT	FACTOR MOVED
Q1		
Q2		
Q3		
Q4		

READ THE DIRECTION, NOT THE DIGIT

A 640 climbing for three quarters is a stronger position than a 720 that has drifted down two. Recruiters and internal sponsors are reading your trajectory, whether or not anyone calls it that. Four honest rows on this page are worth more than one perfect score.

IF YOU DO NOTHING ELSE

Three things. This week. Not next quarter.

1

Honestly assess your daily work

What percentage of it can an AI tool replicate today? If it is more than 50%, start shifting your mix. Not next quarter. Now.

2

Learn one AI tool deeply

Not a “completed course” certificate. Actually use it in your work. Build something. Break something. That is how your score goes up.

3

Make yourself visible

Write a post. Share a project learning. Comment on industry trends. Your score does not improve in isolation — it needs market signals, just like the financial one needs credit activity.

The IT services industry is not dying. It is fundamentally transforming. In that transformation, the professionals who actively manage their score — learning, staying relevant, staying visible, adapting fast — are the ones sitting at 750+.

The rest find out their score only when they need it most. And by then, rebuilding takes years, not months.

Check your score. Today. Not tomorrow.

This workbook is a companion to “**What's Your Professional CIBIL Score? And Why It Might Be Dropping Without You Knowing**”, published in The Practical Technologist.

What factors would you add? Have you watched your own score shift in the last two years? Tell me in the comments on the article — the best additions to this framework have come from readers, not from me.

If it resonated, pass it to someone on your team who might need the wake-up call. Sometimes the best thing you can do for a colleague is be honest.

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The Professional CIBIL Score is an original framework and an intentional analogy. It has no connection to TransUnion CIBIL Limited or any credit bureau, and produces no credit or financial assessment of any kind. Company headcount figures referenced are drawn from publicly reported industry news at the time of writing. Use this as a structured self-reflection tool, not as a prediction of employment outcomes.