

Technology Debt self-assessment

Quick Technology Debt review

Use this matrix to quickly evaluate the health of your business systems.

Each 'High' answer indicates potential technology debt that may be affecting performance, scalability, or security.

INDICATOR	QUESTION	HIGH / MEDIUM / LOW	COMMENTS
Update Lag	How many versions behind the current one are your systems?		
Integration Friction	How often do staff re-enter data between systems?		
Manual Workarounds	Are spreadsheets used because systems can't handle certain tasks?		
Security & Support	Are any systems out of vendor support or patched periodically?		
Scalability	Do systems limit growth, timely management info or analytics capability?		
Expectation	Did your last major Technology implementation not meet expectations?		

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0 – 1 Highs = Low Debt

2 – 3 Highs = Moderate Debt

4 – 5 Highs = High/Critical Debt

Labour Debt self-assessment

Quick Labour Debt review

Use this to assess whether insufficient training or skill gaps are limiting productivity or resilience.

SKILL AREA	BUSINESS IMPORTANCE (1 – 5)	CURRENT CAPABILITY (1 – 5)	GAP (BI-CC) (+/-)	COMMENTS
Digital Literacy				
System Use				
Compliance Knowledge				
Leadership / Teamwork				
Adaptability				
Technical Knowledge				

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0 – 1 plus scores = Manageable

2 – 3 plus scores = Medium Labour Debt

More than 3 plus scores = High Labour Debt. Critical

Note: Any minus scores indicate excess capability.

Additional indicators

INDICATOR	QUESTION	HIGH / MEDIUM / LOW	COMMENTS
Risk	Dependency on key individuals		
System/Process	Frequent rework / errors		
Development	No formal training in 12+ months		
Workload	Overtime worked (total)		

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2 Highs = Moderate Debt

3 Highs = High/Critical Debt