Next year's hiring-plan card

Fill in one card per function with planned hires next year, largest intake first. Fill in what you know; every blank line gets an owner and a date. Any blank line means: this function's plan is not settled.

QUESTION	ANSWER	OWNER / BY WHEN
Function (largest planned intake first)		
New hires the plan calls for in this function		
Share of the work AI could cover, and what that rests on		
Option one, hire fewer: hires after AI covers its share		
Option one: roles the plan stops filling (start with college-degree roles)		
Option one, upskilling for the staff who stay: what, for whom, by when		
Option two, aim higher: what each hire delivers instead, by when		
Option two: the case for the extra spend that follows (e.g., R&D) to take to the board		
Volume of work: fixed, or would cheaper work win customers priced out today?		
Which option the plan carries for this function, and why		
Augmentation: existing jobs made faster and better		
Automation: work offloaded to AI		
New economies: lines for brand-new roles, and where each one lands		
Training line: upskill the staff we keep and hire AI-skilled talent for the new roles		
Decision and date	☐ HIRE FEWER ☐ KEEP HIRING, AIM HIGHER ☐ CARRY BOTH, DECIDE BY _____ Date _____ Signed _____	

Next year's hiring-plan card

Example (fictional): loan documentation at a regional bank

QUESTION	ANSWER	OWNER / BY WHEN
Function (largest planned intake first)	Loan documentation: largest planned intake of any back-office function	n/a
New hires the plan calls for in this function	60 document specialists	n/a
Share of the work AI could cover, and what that rests on	Vendor demo says half. Nothing measured on our own files → **Fails the bar**	Pilot lead, measure on 200 files by 3 Dec
Option one, hire fewer: hires after AI covers its share	35 instead of 60, if the coverage number holds	n/a
Option one: roles the plan stops filling (start with college-degree roles)	Junior document specialists; senior review roles stay	n/a
Option one, upskilling for the staff who stay: what, for whom, by when	Exception handling and AI review, all 30 current specialists, booked for Q1	HR business partner
Option two, aim higher: what each hire delivers instead, by when	Same 60 hires; files cleared in 3 days instead of 6, by Q3	n/a
Option two: the case for the extra spend that follows (e.g., R&D) to take to the board	Faster closings free capacity for commercial lending; budget case drafted	Head of lending operations
Volume of work: fixed, or would cheaper work win customers priced out today?	**Blank: not ready**. Nobody has looked at whether faster, cheaper processing would win borrowers we lose today	Head of lending, by 10 Dec
Which option the plan carries for this function, and why	Both carried past January: coverage unmeasured and the market question unanswered	n/a
Augmentation: existing jobs made faster and better	Specialists draft from AI first-pass documents instead of blank templates	n/a
Automation: work offloaded to AI	Standard-file drafting; people keep exceptions and sign-off	n/a
New economies: lines for brand-new roles, and where each one lands	One line: AI-documentation reviewer, sits in loan operations	n/a
Training line: upskill the staff we keep and hire AI-skilled talent for the new roles	Both: Q1 upskilling booked; one AI-skilled reviewer line in the plan	HR business partner
Decision and date	**☐ HIRE FEWER ☐ KEEP HIRING, AIM HIGHER ☒ CARRY BOTH, DECIDE BY 15 Jan · Date 18 Nov · "Coverage unmeasured; priced-out question open."**	Head of lending operations