

The 10-Point AI Cost Governance Checklist

Headline: *Protecting Your Margins with a Financial Firewall*

1. **Shadow AI Audit:** Identify every employee using personal ChatGPT/Claude accounts for firm data.
2. **Centralized API Management:** Move all AI "calls" to a single, monitored gateway to prevent "Bill Shock."
3. **Token Usage Caps:** Set hard daily/weekly limits on expensive models (like GPT-4o or Claude 3.5 Sonnet).
4. **High-Cost Task Identification:** Flag any process where a cheaper model (like GPT-4o-mini) could do the same job.
5. **Prompt Optimization Review:** Ensure staff aren't "leaking" money through inefficient, wordy prompts.
6. **Real-Time Monitoring:** Implement a dashboard (powered by n8n) to see AI spend by department.
7. **Data Sovereignty Check:** Ensure no firm or client data is being used to train public LLM models.
8. **Model Latency Evaluation:** Monitor if slow AI responses are costing more in employee "wait time" than the API cost.
9. **AI Procurement Policy:** Establish a clear rule that no new AI tools are added without a "Financial Firewall" review.
10. **Monthly Budget Reconciliation:** Treat AI spend like a utility bill—audit it every 30 days for anomalies.