The Annual Portfolio Review

One hour, once a year, on your calendar instead of the vendor's. Sunk cost appears nowhere on this page - that is the design.

Step zero, once ever: pick the date. Not the invoice date - a deadline email lets the vendor choose your moment for you. My review week: ____________ *(many readers use the week of their twice-yearly Local Demand Scan)*

1. Inventory

10 min

Every held certification, at carrying cost - fees averaged across cycles + CE-only subscriptions + CE hours at your hourly worth.

Credential	Expiry date	Carrying cost / year

2. Re-score

20 min

Run each credential through the ROI Scorecard against your latest scan. worksheet: Chapter 7

Cost dimension scores this cycle's carrying cost, nothing older.

3. The CSD, asked backward

20 min

1. **Door:** does any current posting or named rule in your market still ask for it?
2. **Proof:** does your visible experience now demonstrate what it certifies better than the letters do?
3. **Alternative:** would this year's carrying cost - money and CE hours - buy a stronger artifact instead?
4. **Decay:** is its presence in your own postings rising, stable, or falling?
5. **Cost:** is the per-year carrying cost defensible against what it still does?

full tree: Chapter 3

4. Verdicts

10 min

Dispatch each credential to one of the three verdicts below.

The verdicts

RENEW

Still opens doors your experience alone does not, at a defensible carrying cost.

Credentials: ____________

LET LAPSE

Write the resume treatment (dated or retired) the same day.

Credentials: ____________

DECIDE AT INVOICE

Write the one condition that will settle it.

Condition: ____________