



## *“Dharma vs Loyalty Decision Scorecard”*

A Clarity Tool for Leaders, Founders, and Family Mediators

Loyalty protects relationships. Dharma protects life.

*This scorecard helps you identify the moment when loyalty silently turns into harm—and what ethical action is required next.*

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Founder · Family · Youth

Loyalty maintains bonds. Dharma preserves life-force.

*This scorecard helps you decide when loyalty protects—and when it quietly harms.*

### ***HOW TO USE THIS SCORECARD***

- Read **each statement**
- Answer honestly using the **same scale**
- Note the **Context Lens** (Founder / Family / Youth) to interpret impact
- Add scores at the end to generate your **Dharma Index**

## **SECTION I – WHEN LOYALTY BECOMES COMPLICITY**

### **Core Diagnostic Statements**

Rate each statement from **0 to 3**

- **0 = Not true**
- **1 = Occasionally true**
- **2 = Often true**
- **3 = Strongly true**

<i>Statement</i>	<i>Score (0–3)</i>
<b><i>I stay silent to preserve peace even when harm continues</i></b>	
<b><i>Loyalty is used to suppress questions</i></b>	
<b><i>“This is how it is” replaces ethical discussion</i></b>	
<b><i>Speaking up feels more dangerous than staying silent</i></b>	
<b><i>I feel internal conflict but rationalize staying</i></b>	

### **Context Lens Interpretation**

- **Founder:** Culture decay, future liability risk
- **Family:** Emotional coercion, generational trauma
- **Youth:** Identity suppression, moral confusion

## **SECTION II – ETHICAL RED-FLAG CHECKLIST**

### **Mark All That Apply**

Each checked item = **2 points**

- Truth-tellers are punished or isolated
- Authority is immune to questioning
- Emotional pressure replaces reason
- Harm is reframed as “necessary”
- Fear of exclusion influences decisions
- Ethics are sacrificed for image or growth

## SECTION III – STAY · SPEAK · LEAVE DECISION MATRIX

★ **Score Each Question (0–3)**

Question	Score
<i>Can harm still be reduced from within?</i>	
<i>Is dialogue still safe and meaningful?</i>	
<i>Does my presence enable harm indirectly?</i>	
<i>Will silence cause long-term damage?</i>	

### ★ Matrix Interpretation

- **High Stay Score** → Engage consciously
- **High Speak Score** → Ethical intervention required
- **High Leave Score** → Dharma exit necessary

*Leaving is not abandonment when staying validates harm.*

## SECTION IV – COST-OF-CONSCIENCE REFLECTION

★ **Score Each (0–3)**

Reflection	Score
<i>Staying compromises my self-respect</i>	
<i>Silence harms vulnerable people</i>	
<i>Future regret outweighs present comfort</i>	
<i>This sets a harmful example for others</i>	

## **FINAL SCORING – THE DHARMA INDEX**

### **\* Step 1: Calculate Raw Score**

Add all scores from:

- Section I
- Section II
- Section III
- Section IV

**Maximum Possible Score = 72**

### **\* Step 2: Convert to Dharma Index (0–100)**

Use this formula:

$$\text{Dharma Index} = (\text{Your Score} \div 72) \times 100$$

Round to nearest whole number.

## **ψ DHARMA INDEX INTERPRETATION**

### **0–25 → Loyalty Still Aligned**

- Stay conscious
- Continue ethical engagement
- Monitor red flags

### **26–50 → Ethical Drift Detected**

- Silence becoming harmful
- Speaking is required
- Document, clarify, realign

### **51–75 → Moral Breach Zone**

- Loyalty enabling harm
- High risk of long-term damage
- Prepare ethical exit or escalation

### **76–100 → Dharma Emergency**

- Staying = complicity
- Immediate moral action required
- Exit with integrity if reform impossible

**At this level, delay is itself a decision.**

## **CONTEXT-SPECIFIC GUIDANCE (BUILT-IN)**

### **For Founders / Leaders**

- High Dharma Index = cultural collapse risk
- Ignored truth becomes legal, reputational, and moral debt
- Ethical exits preserve long-term credibility

### **For Families**

- High Index = emotional coercion or moral injury
- Silence trains future generations to normalize harm
- Truth-telling is generational repair

### **For Youth**

- High Index = identity fragmentation
- Early moral compromise shapes lifelong confusion
- Dharma clarity builds self-trust

## **FINAL ALIGNMENT CHECK**

Answer honestly (no scoring):

- If someone younger was watching my choice—what would they learn?
- If this pattern continues for 5 years—what breaks?
- What part of me is asking to be protected?

***Dharma does not promise safety.***

***It promises coherence.***