The Personal Moral Compass

A framework for human formation and agency in the age of AI

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Abstract

AI systems now describe people, recommend to them, and act for them. Most guidance on AI tells people what the rules are. Little of it helps a person decide what they hold, what must remain theirs, and how they want AI to work with them.

The Personal Moral Compass (PMC) is a developmental framework for human agency, formation, and purposeful action. Created by Rev. Dr. Marian Edmonds-Allen, it was first developed in early 2026 in response to artificial intelligence, but its deeper subject is human moral agency. Through narrative dialogue, it helps a person encounter, understand, and articulate the moral world that has formed them; discern who they are and are becoming; identify the relationships and responsibilities to which they are accountable; and translate that self-knowledge into congruent action. In its AI application, the person finishes with a **Formation Document** and an **AI Steering Document**, both in their own words, so that the person steers the technology rather than being quietly formed by its defaults.

This paper sets out the problem the PMC addresses, its foundations, its formation logic and core architecture, its method, its approach to AI, its theoretical propositions, how applications remain faithful to it, and its origin and authorship.

1. The problem the PMC addresses

AI is arriving faster than most people's clarity about what they want it to do in their lives. This paper starts from four premises about that gap.

People hand over judgment without deciding to. Each use of AI is small and reasonable on its own. Over time, people can find that AI is doing the thinking, choosing, or writing they meant to keep. No one decided that. It accumulated.

Systems represent people, and sometimes get them wrong. AI describes, summarizes, recommends, and predicts. When a system misreads a person, what disappears is often what is most particular to them: their history, convictions, commitments, and the people they answer to.

Rules arrive from outside. Institutions issue AI policies, and many are needed. But a rule tells a person what is allowed. It cannot tell them what they hold, what they want to protect, or why. Without that, rules are followed loosely or resented.

One framework does not fit every tradition. People come to AI formed by different faiths, cultures, professions, and communities. A generic "AI ethics" checklist asks them to set those formations aside. It is more honest, and more effective, to start from them.

The PMC responds to all four. It helps a person notice what has formed them, say what they hold in their own words, decide what must remain theirs, and turn that into guidance an AI assistant can follow.

Original contribution. The PMC is first a framework for human formation and agency. AI is its first and most developed application, not its definition. Its contribution therefore has two parts.

The foundational contribution. To existing work on values clarification and moral formation, the PMC adds a particular integration of five elements:

1. **Narrative formation.** A person's moral world is drawn out through story and dialogue, in their own words, rather than measured, ranked, or assigned a type.
2. **Relational accountability.** Accountability and belonging are treated as part of a person's moral picture, not as additions to it.
3. **Human authorship.** The guide, whether a person or an AI, is limited to eliciting, mirroring, and organizing what the person says. It may not supply values, conclusions, or identity.
4. **Dual depth.** Reflection reaches beneath presenting answers to both the core of the person and the core of the problem.
5. **Congruence toward purposeful action.** Articulation moves toward choices, practices, and contribution, with honest attention to tension, tradeoffs, and repair.

The distinctive AI application. In its first and most developed application, the PMC adds four things to existing work on AI ethics:

1. **A personal layer of AI ethics.** Alongside institutional policies and model-level safeguards, the PMC defines a third layer: the individual person's own tradition, commitments, values in tension, accountability, and discernment, brought into their use of AI. This layer was described in the PMC's earliest documented concept, dated February 25, 2026.
2. **Formation before delegation.** Decisions about what AI should and should not do follow from a person's articulated formation and commitments, not from preferences or convenience.
3. **Inversion of control.** The person authors the guidance an AI system receives, so the person directs the technology rather than adapting to its defaults.
4. **One formative process, two outputs.** A single narrative experience produces both a human-facing Formation Document and a machine-facing AI Steering Document.

The foundational contribution does not depend on AI. The AI application depends on it.

2. What the PMC is

The Personal Moral Compass is a developmental framework for human agency, formation, and purposeful action. It helps a person encounter, understand, and articulate the moral world that has formed them; discern who they are and are becoming; identify the relationships, responsibilities, convictions, and purposes to which they are accountable; and translate that growing self-knowledge into congruent action.

Its purpose: from formation to possibility. The PMC asks not only "Who am I?" but "Who am I becoming?", "What is mine to contribute?", and "What becomes possible through me?" Its work is cyclical. Formation and story lead to articulation and discernment; discernment makes congruent action possible; action and encounter create new experience; and the person returns to their core with greater depth. The PMC does not guarantee wisdom, flourishing, or social change. It develops human capacities that make those outcomes more possible.

What the PMC is not.

- A personality test or psychometric type assignment
- A system that tells people what they should believe
- A flat values-ranking exercise detached from context and relationship
- A moral authority, therapist, spiritual director, or substitute for human discernment
- An AI personalization profile built on preferences, tone, or convenience

- A compliance checklist that treats moral life as rule-following alone
- A static portrait of a finished self
- A claim that AI possesses human moral agency

3. Foundations

The human is the moral center. The organizing conviction of the PMC is that the human person remains the source of moral authorship, judgment, responsibility, and accountability. Technology may assist reflection, organization, analysis, creativity, or execution. It does not become the source of a person's values or the bearer of their moral responsibility. The direction of influence matters: the PMC is designed so the person steers the technology, rather than being gradually formed by its generic defaults.

A view of the person. Underneath the PMC is an account of what a person is:

A person is	What that means for the PMC
Formed, not merely preference-bearing	Shaped by communities, traditions, relationships, experiences, practices, losses, and sources of meaning
Deep	Moral life includes tension, uncertainty, contradiction, memory, cost, loyalty, and aspiration; the PMC seeks a moral world, not a ranking
Relational	Accountability and belonging are part of the self, not decoration
Becoming	What matters is not only what a person believes now but who they are forming themselves to be
Particular	A person's combination of history, convictions, relationships, gifts, and perspective can make a contribution no one else can
Responsible	Delegating to technology does not erase accountability for choices, consequences, and repair

The core of the person and the core of the problem. The PMC seeks depth in two directions. A stated position, rule, preference, or fear may be sincere without revealing what lies underneath it. Narrative dialogue continues beneath the presenting answer: What formed this? What is being protected? What would violate something essential? What is the person actually trying to make possible? This lets people tell genuine core conflict from surface conflict, and search for integrated possibilities that keep important differences intact.

Congruence. The PMC seeks increasing alignment among what a person says they value, who they understand themselves to be and to be becoming, the relationships and responsibilities they carry, the choices they make, and the technologies they adopt. Congruence is not perfect consistency. It includes noticing fracture, naming tension, making conscious tradeoffs, and repair.

Covenantal Pluralism and generative difference. Covenantal pluralism, a concept articulated by Rabbi Irving Greenberg (Greenberg, 1997) and developed in Marian Edmonds-Allen's doctoral work (Edmonds, 2023), is a foundational theory beneath the PMC. Genuine collaboration across deep difference does not require people to surrender the convictions, traditions, and commitments that make them particular. Before a person can bring their deepest convictions into relationship across difference, they need to know what those convictions are. The PMC develops that first-person capacity. Difference is then not merely tolerated but can be generative: when distinct ways of seeing meet without domination or assimilation, they can reveal what no one could see alone. The aim is rootedness without rigidity, and openness without erasure.

4. Formation logic and core architecture

The formation logic. The PMC moves a person through four movements: **Encounter → Recognize → Articulate → Commit / Practice.** Applications may rename, compress, or rearrange them, but the functional logic stays: lived encounter, then self-recognition, then articulation, then congruent practice.

- **Encounter:** begin with lived experience, a real situation, tension, or mismatch that shows why moral clarity matters.
- **Recognize:** turn inward with honest curiosity, toward formation, commitments, accountability, tensions, and what is at stake.
- **Articulate:** give the moral world language, in the person's own words.
- **Commit / Practice:** translate articulation into choices, boundaries, practices, experiments, contribution, or action.

The core architecture. The PMC's layered architecture has changed in naming and numbering as it developed, but its functions are stable:

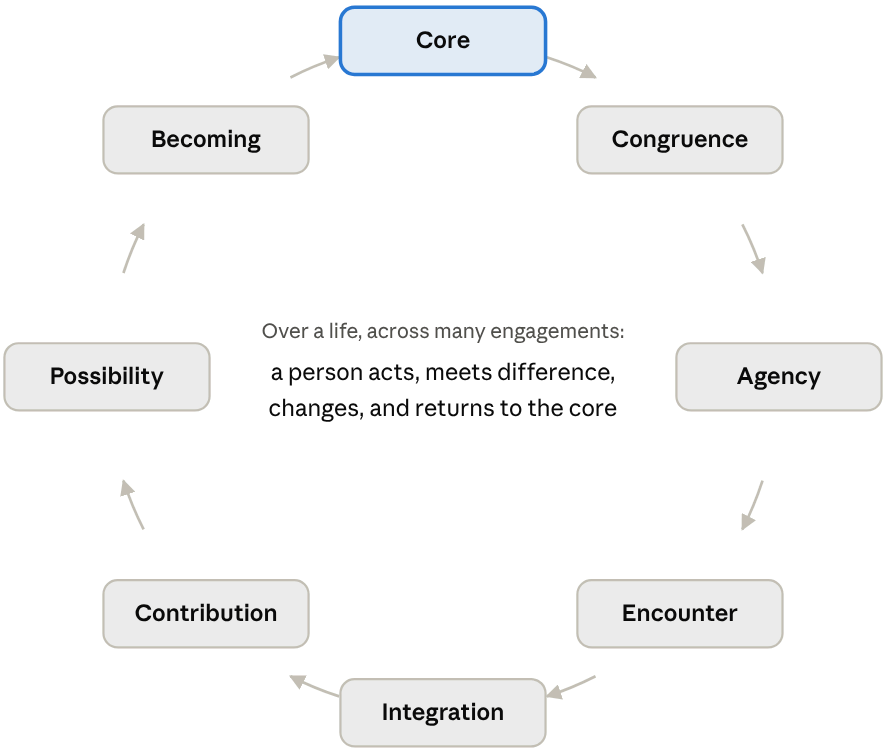
Function	What it does
Community and accountability	Places the person within communities, traditions, institutions, relationships, and obligations
Foundation / core self	Names formation, identity, non-negotiable commitments, and the ethical, philosophical, or theological anchor beneath decisions
Tradition / worldview contribution	Explores flourishing, formation, dignity, accountability, and the common good
Belief / Being / Behavior / Belonging	Connects worldview to what must remain human, what may or may not be delegated, what action follows, and who is affected
Context, vocation, and responsibility	Turns commitments into role-specific practices and obligations

Belief, Being, Behavior, Belonging is the preferred expression of the PMC's core functions:

- **Belief:** what worldview, convictions, and sources of meaning shape how the person understands a situation
- **Being:** what capacities, voice, judgment, relationships, and formation must remain genuinely theirs
- **Behavior:** what they will do, not do, delegate, retain, practice, resist, or repair
- **Belonging:** who is affected, and to whom they are accountable

The deeper cycle. Articulated in the August 2026 governing documents, a recursive pattern runs across the framework: Core → Congruence → Agency → Encounter → Integration → Contribution → Possibility → Becoming → Core again. The cycle is intentionally unfinished. The PMC does not seek a perfectly defined, static self. It seeks a grounded person who can act with integrity, meet difference, contribute what is theirs, stay open to change, and return to their core with greater understanding.

The PMC cycle returns to the core with greater depth



the deeper recursive architecture of the PMC · 8 stages

Three levels, not one. The four movements, the core functions, and the eight-stage cycle describe different things and should not be read as one sequence:

Level	What it describes	Scope
The four movements: Encounter → Recognize → Articulate → Commit / Practice	The process of a PMC experience	A session or engagement
The core functions, including Belief / Being / Behavior / Belonging	What that process covers	The content of the experience
The eight-stage cycle: Core → … → Becoming → Core again	The PMC's purpose over time, as a person acts, meets difference, changes, and returns to their core	A life, across many engagements

5. The method: narrative dialogue

The PMC is not a data-collection exercise or a form to fill in. Its central action is formation through articulation and discovery, and narrative dialogue is part of that formation. Through telling stories, being mirrored, noticing tension, meeting surprise, and hearing their own language returned to them, people can see themselves differently. The interview is a dialogue with the guide and a dialogue with oneself.

The guide, whether a person or an AI, is elicitive rather than prescriptive. It:

- asks one question at a time, so the conversation can respond to what actually emerges
- preserves the person's own vocabulary and distinctive language
- asks for lived examples when an answer stays abstract
- spends more time where meaningful reflection is happening
- treats uncertainty, contradiction, and "I don't know" as meaningful, not as failure
- creates room for self-recognition through productive dissonance and surprise
- returns its synthesis to the person as a draft they own, inviting them to say what it got wrong, flattened, or missed
- moves toward lived practice, rather than treating a finished document as the endpoint

These practices are informed by research on reflection, concreteness, productive dissonance, surprise, adaptive depth, and embodied practice, recorded in the PMC Research Foundations & Design Principles.

The guide must not supply a person's convictions, resolve their moral questions for them, or manufacture coherence where they are uncertain. The full question sets, interview mechanics, and guide instructions are proprietary and available only under license.

6. The PMC and AI

AI is the first and most developed application of the PMC, but personalizing AI is not the PMC's deepest purpose. In the AI context, the PMC preserves human agency by making a person's moral context explicit before or during their interaction with systems built around general defaults.

AI makes this especially consequential because people now use it across many parts of life: thinking, writing, learning, creativity, decision-making, relationships, and, for some, spiritual life. If people enter that relationship without clarity about what is theirs to keep,

who they are becoming, who they answer to, and what technology should extend rather than replace, the system's defaults can quietly become formative. The PMC reverses that direction. The person enters the relationship formed enough to direct the technology, and open enough to use it to extend what is distinctly theirs.

Abundant machine capability does not answer what is worth doing, who a person should become, what is theirs to decide, or whose flourishing matters. AI may take part in exploring those questions. It should not quietly answer them for the person.

The current outputs. In its AI application, the PMC produces two documents from the same experience:

Document	Holds	Serves
Formation Document	A reflection of who the person is and what they hold	Self-understanding, return, and revision
AI Steering Document	Structured guidance on what AI may help with, what stays human, who is affected, and how AI should work with the person	An informed starting point, so AI meets a particular person rather than a generic user

These two outputs are the current design, not the definition of the PMC. What is essential is that human formation and moral authorship stay primary, and that anything translated for technology serves that human work rather than replacing it.

7. Theoretical propositions

The governing documents support nine propositions. Some are commitments the framework holds; others can be tested.

#	Proposition	Type
P1	**Primacy.** Moral authorship stays with the human person. Technology may assist, but it does not author a person's values.	Commitment
P2	**Direction of influence.** Without articulated commitments, the defaults of a system become formative.	Testable

#	Proposition	Type
P3	**Formation precedes delegation.** Delegation to AI is more congruent when it is preceded by articulated formation.	Testable
P4	**Elicitation.** A guide limited to drawing out and reflecting back preserves a person's authorship better than one that prescribes or infers.	Testable
P5	**Narrative discovery.** Narrative dialogue produces self-recognition that questionnaires do not.	Testable
P6	**The relational self.** Accountability and belonging are part of a person's moral picture, not additions to it.	Commitment
P7	**Dual depth.** Congruent action requires attention to both the core of the person and the core of the problem.	Commitment
P8	**Generative difference.** People who are both rooted and open can produce, through encounter, integrations that neither could reach alone.	Testable
P9	**Fidelity.** An application is the PMC only if it preserves the PMC's canonical functions.	Commitment

8. Applications and the fidelity test

The PMC can be adapted to particular populations, problems, and settings. What makes an application the PMC is not a title, a visual style, a few borrowed questions, or a similar output. It is continuity with the PMC's formation logic, its account of the person, its relational understanding of moral agency, its purpose, and its method.

May be adapted	Must remain
Audience language, exact questions, and examples	Human moral agency is primary

May be adapted	Must remain
Movement and layer names, numbering, and sequence	The person's formation, relationships, accountability, tensions, and becoming are central
Length, pacing, and delivery: human facilitator, AI guide, workbook, course, or workshop	The guide elicits rather than prescribes; the person's language and judgment are preserved
Number and format of outputs	Reflection reaches beneath surface answers and moves toward congruent action
Whether AI is central, peripheral, or absent	When technology is involved, the person steers it

The fidelity test. Before an application is designated as PMC, it is tested with questions like these. Could a participant encounter something true about themselves they could not articulate before? Does the process preserve their moral authorship rather than supplying a preferred answer? Does it locate them within relationships and accountability? Does it move toward action? If technology is involved, is the human clearly steering it? Work that fails several of these questions may still be useful, but it should be described as PMC-inspired, not as the PMC.

Applications. Each was designated as a PMC application by Marian Edmonds-Allen; contributors are credited at the application level.

Application	For	Status
PMC for faith leaders	Pastors and faith leaders	In use
PMC Sikh Edition	Members of the Sikh community	In use
Congregational Compass	Congregations drafting a shared statement of how they will live with AI	In use
Covenantal Pluralism Compass	Participants in the GIC+ Oxford 2026 programme	In use
Core Compass	Students, faculty, and departments in higher education	In use
Creative Compass	Creative work	In use

Application	For	Status
High school edition	High school students	In use
Teacher Edition	Teachers	In use
Family edition	Families	In development
Workplace edition	Teams and organizations	In development

Claims. No PMC application is a validated assessment, diagnostic, clinical, or psychometric instrument. Research may study PMC applications for particular uses; until it does, they are presented as formation practices.

Open questions for research. Each testable proposition suggests a study. Does articulating one's convictions before using AI change how people delegate to it (P2, P3)? Does a guide limited to eliciting preserve authorship better than one that interprets (P4)? Does narrative dialogue produce self-recognition that a questionnaire does not (P5)? Does an AI Steering Document reduce the drift of a person's values and capacities over time (P2)? What do people who are rooted and open produce when they meet across deep difference (P8)?

9. Origin, authorship, and how to cite

The Personal Moral Compass was conceived and created by Rev. Dr. Marian Edmonds-Allen.

Date	Development
Before 2026	Two decades of academic, pastoral, chaplaincy, pluralism, and doctoral work on formation, values, agency, congruence, accountability, and covenantal pluralism
February 25, 2026	Earliest documented record: a two-page concept, "Personal Moral Compass," describing a personal layer of AI ethics built on a person's tradition, deepest commitments, values in tension, community accountability, and discernment

Date	Development
March 7, 2026	A further development: the PMC as a way to examine AI's moral capacity
March 2026	The PMC becomes a guided narrative interview, with its formation structure and dual outputs, and live pilot testing begins
April 10, 2026	Pilot with a group of participants
August 2026	The governing set is approved: Foundational Theory & Architecture, Core Engine & Narrative Interview Architecture, and Application Architecture & Adaptation Guide, each v1.0

What dates from when. The February 25, 2026 concept already contained the personal layer of AI ethics, the role of tradition, deep commitments, values in tension, community accountability, discernment, an informed AI starting point grounded in a particular person, and the inversion of control. By March and April 2026, the PMC had its narrative interview method, one question at a time; its movement structure; its layered architecture, including Belief / Being / Behavior / Belonging; the Surprise Check; and its dual outputs. The August 2026 governing documents articulated the fuller account of congruence, the core of the problem, generative difference, the purpose of formation toward possibility, and the eight-stage cycle, drawing on the earlier work and on the pre-2026 lineage described below.

Intellectual lineage. The PMC draws on Marian Edmonds-Allen's doctoral work on covenantal pluralism, dialogue, narrative knowing, core-to-core encounter, integrity, and generative difference. Its attention to the core of the problem reflects the influence of Mary Parker Follett's work on underlying interests and on integration rather than domination or compromise (Follett, 1924; Follett, 1925/1973).

Governance. Marian Edmonds-Allen holds sole authority to create, revise, approve, and designate tools and applications as PMC. Others may contribute to particular applications through domain expertise, testing, or technical work, and are credited at the application level. That credit does not make them authors of the PMC itself.

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