



The Next Standard: *Practical AI Steps for CPAs*

The Metacognitive Advantage:

Why the Future of the CPA Profession Depends on Seeing What AI Cannot

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There is a moment in every long career when the ground shifts — not because the work changes, but because your understanding of the work must. For me, that moment came unexpectedly as I have I watched generative AI unravel a technical problems I previously had spent hours wrestling with. The surprise was not that the machine produced a correct result. It was that it did so without strain, without doubt, without the slow interpretive grind that has long defined the work of experienced professionals.

After decades in accounting and finance, I am familiar with complexity. Our world has always relied on the ability to read the subtle signals inside numbers, systems, and ambiguity. For years, we believed this ability was inseparable from the mechanics of the work — the reconciliations, the analyses, the research, the shaping of raw information into something trustworthy. Mastery meant execution. Execution meant value.

AI has disrupted that equation.

Seeing a machine perform high-quality technical work forces an honest internal question: *if the mechanics can be automated, what remains uniquely ours?* And the answer, perhaps surprisingly, leads to a more elevated understanding of the profession rather than a diminished one.

As I reflected on this shift, I grasp the conclusions articulated in the Mensa Bulletin article “The Metacognitive Advantage” by Brady Lewis, *Mensa Bulletin* (Nov/Dec 2025). In this piece, Mr. Lewis states clearly: the defining human advantage has never been our ability to perform the steps. It has been our ability to understand what the steps *mean* — to step back from the immediate task and recognize the larger pattern it belongs to, the context it influences, the implications it carries.

That is metacognition. And it is becoming the beating heart of the CPA profession.

Metacognition is the difference between solving a problem and understanding the terrain in which that problem lives. It is the ability to sense the shape of an issue before it fully reveals itself, to anticipate where a financial decision will echo throughout an organization, and to recognize the implications that numbers alone cannot express. It is the quiet but essential work of connecting judgment, ethics, risk, and forward vision.

AI cannot do this.

It cannot perceive what has not been explicitly stated.

It cannot look beyond the boundaries of the prompt.

It cannot notice the outliers that matter or the context that transforms a correct answer into the wrong decision.

The more I worked with AI, the more I understood that our value as CPAs does not evaporate in its presence — it becomes more visible. When AI handles the execution, what stands out is the thinking that remains. The profession shifts from the mechanics of assembling information to the far more consequential work of interpreting it.

In many ways, AI has stripped away the illusion that technical difficulty was the source of our professional worth. Difficulty was never the point. *Understanding* was. Judgment was. Perspective was. The ability to recognize the pattern behind the problem — and the problem behind the pattern — was. And these forms of intelligence do not diminish in the presence of AI; they become indispensable.

This is why some professionals accelerate in an AI-driven world while others feel displaced by it. The ones who accelerate are not necessarily more technologically fluent. They are simply more attuned to the deeper work: the framing of decisions, the recognition of systems, the ability to move beyond the immediate task and inhabit the larger landscape surrounding it. AI becomes not a substitute for their thinking but a mirror reflecting its contours back to them, revealing connections and possibilities that might otherwise be overlooked.

This is the metacognitive advantage.

It is the difference between using AI and thinking *with* it.

It is the difference between completing work and shaping meaning.

And it is the difference between a profession that survives and one that transforms.

The CPA of the future will not be defined by how well they perform tasks, because the tasks themselves are no longer the scarce resource. What becomes scarce is the ability to discern, to interpret, to understand why something matters and what it affects. Scarce is the ability to see consequences before they unfold and understand connections before they are named. Scarce is the professional who can hold complexity with clarity rather than reduce it to a checklist.

This shift is not a reduction of our role; it is an elevation of it.

AI may handle the steps, but only humans can see the direction.

So the question before the profession is no longer whether AI will change our work — it already has. The question is whether we are willing to embrace the kind of thinking that allows us to lead in this new landscape. The kind of thinking that is larger than the task, larger than the tool, and very much rooted in what has always made this profession meaningful.

In the end, the defining divide will not be between humans and AI, but between professionals who operate at the level of tasks and professionals who operate at the level of insight.

The former will compete with the machine.

The latter will direct it.

And that is the future of the CPA profession.