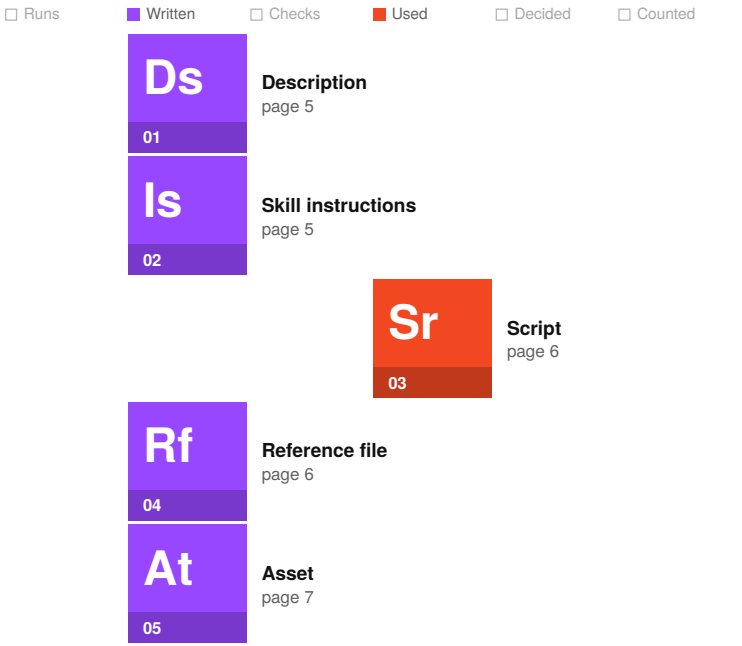
Agent Skills

A pocket-sized guide to what a skill folder can hold, as of October 2026.



My friend has a lot of questions.

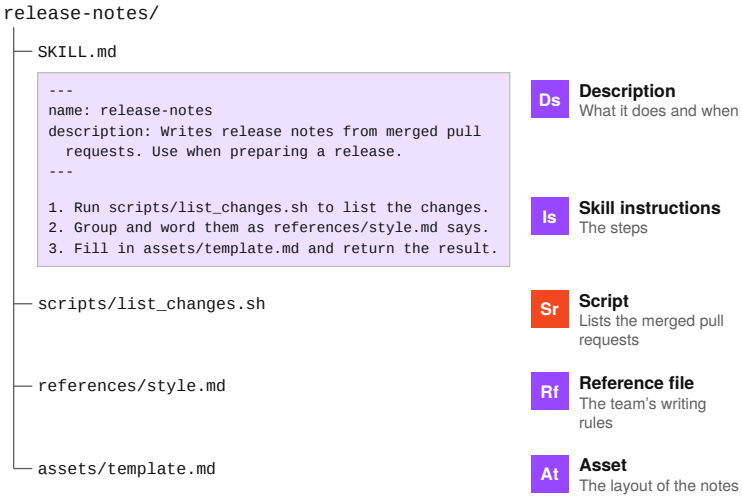
What’s in a skill?

It’s easy to think of a skill as one Markdown file. A skill is a folder, and next to `SKILL.md` it can hold scripts the agent runs, reference files it reads when a step needs them, and assets such as templates.

An Accidental Guide to: Agents, Harnesses, Skills, and Tools covers the basics. The harness loads each part of the folder only when a step needs it, so a skill can carry a lot without filling the context window.

Description	The name and description at the top of `SKILL.md`.
Skill instructions	The steps in `SKILL.md`.
Script	Code the agent runs for a step.
Reference file	Detail the agent reads only when a step needs it.
Asset	A file used in what the skill makes, such as a template.

How do the parts fit together?



`SKILL.md` is the only file a skill needs. The other folders are optional, and a step names the file it uses.

What’s in the context window, and when?

The harness loads a skill in stages, as each step needs it. The Agent Skills standard calls this progressive disclosure.

Session starts



Ds **Description**
Every skill’s name and description

Your request matches



Is **Skill instructions**
The rest of `SKILL.md`

A step runs the script



Sr **Script**
Only what the script prints

A step needs the rules



Rf **Reference file**
`references/style.md`

A step fills in the template



At **Asset**
`assets/template.md`

The script’s code and any file no step opens never enter the context window. What does load stays for the rest of the session.

Description

Ds
01

Identify by The name and description at the top of `SKILL.md`.

What **A description says what the skill does and when to use it.** The agent picks a skill by matching your request to its description.

So what **Name the task and the words people use for it.** Some harnesses shorten long descriptions, so put the main use first.

Field marks

In context
From session start.

Confused with

Is **Skill instructions**
The description decides whether the skill is used. The skill instructions say what to do next.

Skill instructions

Is
02

Identify by The Markdown under the description in `SKILL.md`.

What **Skill instructions are the steps the agent follows once it picks the skill.** A step can tell the agent to run a script or open a file.

So what **The whole body loads at once and stays, so keep it under 500 lines.** Move detail into reference files.

Field marks

In context
From first use.

Confused with

Instructions file
An instructions file loads in every session. Skill instructions load only when the skill is used.

Script

Sr 03

Identify by A file in `scripts/`, such as `list_changes.sh`.

What **A script is code that comes with the skill, and the agent runs it as it is.** Only what the script prints enters the context window.

So what **Tested code gives the same result every time.** The agent doesn't work it out again in each session.

Field marks

In context
Output only.

Confused with **Tool**
A tool is something the harness lets the agent use, such as the shell. The agent runs a script with the shell tool.

Reference file

Rf 04

Identify by A file in `references/`, such as `style.md`.

What **A reference file holds detail that only some requests need.** The agent opens it when a step says to.

So what **Long rules and examples can go in reference files.** The skill instructions stay short, and the agent reads only the file the task needs.

Field marks

In context
When a step reads it.

Confused with Is **Skill instructions**
Skill instructions say what to do. A reference file holds the detail for one step.

Asset

At
05

Identify by	A template, image or data file in `assets/`.
What	**An asset is a file the skill uses in what it makes.** The agent copies it or fills it in.
So what	**Each set of release notes starts from the same layout.** The steps only say where to find it.

Field marks

In context
Only if the agent reads it.

Confused with	Rf **Reference file** A reference file is read for guidance. An asset ends up in the result.

Where do skills come from?

The folder format is an open standard, so the same skill works in Claude Code, Codex and GitHub Copilot.

Where	Who gets it	Examples, as of October 2026
Built in	Everyone using the harness	Claude Code's `/code-review`, Codex's system skills
Your project	Everyone with the repository	`.claude/skills`, `.github/skills` or `.agents/skills`
Your home folder	Only you, in every project	`~/.claude/skills`, `~/.copilot/skills` or `~/.agents/skills`
Plugin	Everyone who installs it	Claude Code and Codex plugins
Your organization	Everyone your admins choose	Claude Code managed settings, a Claude API workspace

Watch out. Read every file in a skill from someone else before you use it, as you would any program you install. Shared collections include `anthropics/skills` and `github/awesome-copilot`.

Skill or something else?

Pick by what the agent is missing.

Use	When	For example
Instructions file	A rule applies to every task	Use pnpm, not npm
Skill	A procedure is needed for some tasks	Write release notes
MCP server	The agent needs another system	Query a database
Sub-agent	Side work would fill your context window	Search many files, return a summary

A skill can also tell the agent which MCP tools to call and which sub-agents to start. When you paste the same steps into a conversation for the third time, make them a skill.

Sources

These public pages were checked in October 2026.

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GitHub: About agent skills
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October 2026 · code.visualstudio.com/docs/copilot/customization/agent-skills

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October 2026 · learn.chatgpt.com/docs/build-skills

Ds Is Sr Rf At

An Accidental Guide to…

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A pocket-sized guide to what a skill folder can hold, as of October 2026.
Written and reviewed by a person. AI does the grunt work. Set in TeX Gyre Heros and Newsreader.
Leave a star: accidental.info/star

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oops@accidental.info · CC BY 4.0 · October 2026