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An FP&A Leader's Guide to AI for 2027

How to use AI to reclaim time for analysis, forecasting, and business partnering.



FOREWORD

FP&A gets its time back

A practical guide for the leaders who plan, forecast, and partner.



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FP&A teams are hired to think but spend much of their week gathering. Data requests, tie-outs, formatting, and rewrites crowd out the work executives actually value.

AI changes that balance. It drafts commentary, refreshes forecasts, assembles packs, and answers routine questions in seconds. Used well, it returns hours to analysis and partnering. Used carelessly, it produces polished commentary nobody can verify.

This guide walks through the full planning cycle: variance analysis, forecasting and scenarios, prompting, data foundations, partnering, and the team you will need. Each chapter ends in something you can try at the next close.

Your value is helping the business decide well and quickly. AI moves you closer to that. Point it at the work that keeps you from the work that matters.

Christina

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CHAPTER 1

The FP&A job is changing



Where FP&A time goes today, where it should go, and what AI changes about the role.

FP&A teams are hired to think but spend much of their week gathering. AI gives that balance a chance to reverse, if you point it at the right work.

The time problem

In most FP&A teams, the week is dominated by data requests, reconciling versions of the truth, formatting decks, and answering the same question in new wording. Analysis and partnering happen in whatever time is left. Ask your team where last month went. The pattern is consistent.

BUCKET 1

Gather

Pulling exports, tying out numbers, chasing inputs from the business.

BUCKET 2

Produce

Building reports, formatting decks, writing commentary.

BUCKET 3

Partner

Interpreting results, shaping decisions, partnering with leaders.

AI works hardest on the first two buckets. The third stays yours.

> **“A variance explanation without a forward-looking implication is a history lesson, not finance leadership.”**

What AI takes on and what you keep

AI TAKES ON	YOU KEEP
Data gathering and tie-outs	Deciding which questions matter
First drafts of commentary	Judging what a variance means for the full year
Report and deck assembly	Choosing the message for each audience
Scenario scaffolding	Setting assumptions and trade-offs
Routine answers to recurring questions	Partnership with business leaders

BEST PRACTICE

Audit your team's last month by hours across gather, produce, and partner. Set a target shift of hours from the first two into the third, and use it to pick AI use cases.

A new definition of good

The best FP&A leaders of the next few years will be measured on decision quality and decision speed. Your team's value moves from producing the numbers to helping the business choose well and quickly.

CHAPTER 2

AI across the planning cycle



A stage-by-stage view of FP&A work, with where AI contributes and where review matters most.

FP&A runs on a cycle: close, report, analyze, forecast, plan, communicate. AI can join at every stage. The skill is knowing how much review each stage demands.

The cycle at a glance

THE FP&A CYCLE

CLOSE	REPORT	ANALYZE	FORECAST	PLAN	PRESENT
Actuals	**Reporting**	**Analysis**	**Forecast**	**Plan**	**Narrative**
Data locked	Pack out	Flux done	Forecast set	Plan set	Board & leadership

Use cases by stage

STAGE	AI USE CASE	REVIEW LEVEL
Close	Anomaly detection on loaded actuals, mapping checks	Light, automated tests
Report	Assembling recurring packs, refreshing charts, consistency checks	Light, spot checks
Analyze	Variance commentary, driver decomposition, ad hoc answers	Medium, source-linked
Forecast	Refreshing forecasts from new actuals, proposing driver changes	Medium to high
Plan	Scenario drafts, sensitivity runs, target-setting support	High
Present	Narrative drafts, Q&A prep, slide assembly	High

AI INSIGHT

Review effort should rise as work moves up the cycle. Errors at Close and Report are easier to catch because they tie to the ledger. Errors at Plan and Present are harder to spot and cost more, because they shape decisions. Put your most experienced reviewers on the last two stages, where a confident wrong answer does the most damage.

Start where cycle time hurts

Ask which stage causes the most weekend work. Start there. A team that gets two days back during close or reporting week feels the benefit immediately, and that earns the credibility to take on forecasting and planning.

CHAPTER 3

Variance analysis in minutes, not days



How AI drafts flux commentary, how to review it, and how to turn explanations into forward-looking insight.

Variance analysis is the most natural first use case in FP&A. The inputs are structured, the answers can be checked, and the work repeats every month.

The flux workflow

Strong flux work has four steps. First, identify the variances above your materiality threshold. Second, decompose each into drivers: volume, price, timing, one-time items. Third, draft an explanation grounded in the data. Fourth, a human confirms the story with the business owner and states the forward implication. AI handles the first three at speed. The fourth is where your value sits.

ILLUSTRATIVE MONTH-END FLUX · OPEX BY COST CENTER ($K)

COST CENTER	ACTUAL	PLAN	VAR	DRAFT COMMENTARY
S&M	1,840	1,500	+340	Event spend landed early. One-time?
Engineering	2,210	2,260	-50	Two roles filled later than plan. Timing.
G&A	920	900	+20	Within threshold. No action.

ILLUSTRATIVE FIGURES · COMMENTARY DRAFTED BY AI, CONFIRMED BY THE ACCOUNT OWNER

Reviewing AI commentary

- **Check the numbers first.** Does every figure tie to the source?
- **Test the causal claim.** A pattern in the data is not an explanation. Ask the owner.
- **Separate timing from structural.** Only structural changes alter the full-year view.
- **Add the so-what.** Every explanation ends with an implication and an action.

ILLUSTRATIVE EXCHANGE

What drove the S&M overage this month?

AI

Spend ran above plan mainly because of event costs recorded in the month. The remainder is small and spread across programs. Please confirm with the budget owner whether the event spend was planned for a later period.

CUBE · GL S&M ACCOUNTS MONTH VS. PLAN AS OF CLOSE

From explanation to implication

Timing

Revenue or cost moved between periods. Note it. The full-year view holds.

Structural

An assumption was wrong. Update the forecast.

Discretionary

Management chose to spend faster or slower. Confirm intent.

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In Cube, FP&Agents draft variance commentary directly from the governed data layer, and each statement carries its lineage to the GL. Your team reviews and adds the so-what instead of building the first draft.

CHAPTER 4

Forecasting and scenarios with AI



Using AI to refresh forecasts faster, test more scenarios, and keep driver logic transparent.

The purpose of a forecast is not to be right. It is to be useful. AI makes forecasts cheaper to refresh and scenarios cheaper to run, which puts useful forecasts within reach of more teams.

What AI adds to forecasting

Faster refresh

Actuals flow in, forecasts update, and the team reviews changes instead of rebuilding.

Driver discovery

AI can surface which operational drivers move results, such as pipeline coverage, hiring pace, or usage.

Scenario breadth

Run more cases, faster, and compare them side by side.

Keep the logic visible

A forecast the business cannot interrogate is a forecast it will not trust. Prefer approaches where driver relationships are explicit and editable. When AI proposes a change to an assumption, it should state what changed, why, and what effect it has.

WATCH OUT

Black-box forecasts fail the moment an executive asks why the number moved. If your team cannot explain it in two sentences, the model is too opaque for planning.

A scenario workflow

- **Define the question.** Which decision does this scenario inform? Hiring pace, a pricing change, a spending cut.
- **Name the drivers.** List the three to five assumptions that matter most.
- **Let AI draft the cases.** Base, upside, and downside, with explicit driver values.
- **Pressure-test.** Ask the business owner which assumption they find least believable.
- **Set triggers.** Define the signals that tell you which scenario is unfolding.

Choosing an approach

APPROACH	BEST FOR	WATCH FOR
Rolling forecast	Fast-changing businesses	Needs an automated actuals feed
Driver-based	Businesses with clear operational levers	Discipline in selecting drivers
Scenario planning	Decisions under uncertainty	Too many cases dilute focus
AI-assisted refresh	Cutting manual update time	Review of every assumption change

CHAPTER 5

Prompting for FP&A



How to ask AI good questions: context, constraints, and the review habits that keep answers honest.

The quality of an answer follows the quality of the question. FP&A professionals already ask precise questions of data. The same discipline applies to AI.

Anatomy of a strong prompt

PROMPT STRUCTURE

Role + **Context** + **Task** + **Constraints** + **Format**

Specify each part and the answer improves.

ELEMENT	EXAMPLE
Role	You are a senior FP&A analyst preparing for a board meeting.
Context	Q3 close, operating expenses by department, plan vs. actual, focus on the largest variances.
Task	Explain the largest operating expense variances and flag any that change the full-year view.
Data source	Connect the model to your governed data, ideally through an MCP server (like Cube's MCP server).
Constraints	State the source for every figure. Say when you are unsure.
Format	A short table, then three sentences of commentary per variance.

Prompts worth saving

- **Variance:** Explain the drivers of the biggest movements versus plan and label each as timing, structural, or discretionary.
- **Anomaly:** Flag unusual movements in this month's actuals compared with the trailing quarter.
- **Pre-read:** Draft the five questions the CFO is most likely to ask about this month's results, with data-backed answers.
- **Scenario:** Show how hiring two months later changes cash and spend by quarter.

BEST PRACTICE

Build a shared prompt library with your team. Test each prompt against a known answer, version it, and retire the ones that drift.

Habits that keep answers honest

- Ask for the source of every figure.
- Ask the model to state its assumptions.
- Request the counterargument: what would make this answer wrong?
- Verify one number independently before you trust the rest.

WATCH OUT

A model told to be confident will be. Ask for uncertainty explicitly, and treat missing caveats as a reason to look harder.

CHAPTER 6

Analysis-ready data

The data foundation behind every good AI answer, and how FP&A can own it.



Every FP&A leader has lived the version-control nightmare: three files, three totals, and no one sure which is right. AI makes that problem louder, because it answers from whichever file it can see.

Where FP&A data breaks

BREAK POINT	WHAT HAPPENS	FIX
Disconnected exports	Numbers drift from the GL between pulls	**Automated source connections with clear transformation (ETL) rules, so data lands mapped and consistent**
Shadow hierarchies	Each team rolls up departments differently	**One governed hierarchy used everywhere**
Undefined metrics	Headcount means three different things	**Definitions with named owners**
Manual plan inputs	Business inputs arrive by email and chat	**Structured input with validation**
Overwritten history	Last quarter's report cannot be reproduced	**Versioned data and snapshots**

Own the definitions

FP&A is the natural owner of metric definitions: ARR, headcount, gross margin, burn. Write them down, assign an owner, and publish them where the whole company can see. When AI answers a question using a metric, it should use that definition and say so.

DATA PRINCIPLE

AI-ready data has a definition, a source system, an owner, and a reconciliation. Missing any one of the four means the metric needs work before AI touches it.

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Cube gives FP&A a centralized data layer your team controls, with bi-directional connectivity to source systems and spreadsheet flexibility. Every tool and every FP&Agent reads the same governed numbers.

A 30-DAY DATA CLEANUP

WEEK 1

List

List the ten metrics executives ask about most.

WEEK 2

Document

Document the definition, source, and owner of each.

WEEK 3

Reconcile

Reconcile each metric to the GL and log the gaps.

WEEK 4

Fix and publish

Fix the top three gaps and publish the definitions.

CHAPTER 7

Business partnering with AI



How AI frees time for partnering, and how to use it in board prep, executive Q&A, and decision support.

Business partnering is the part of FP&A no tool replaces. AI gives you more time for it, so plan where those hours go: embed analysts in business units and arrive at planning meetings with options.

Board and executive preparation

BEFORE

Pre-read

Draft the narrative and likely questions with data-backed answers.

DURING

Live Q&A

Keep drill-downs ready so surprise questions get traced answers.

AFTER

Follow-up

Capture action items and update forecasts.

Decision support in practice

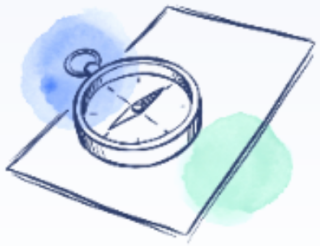
Asked whether the company can afford to hire ahead of plan, a partner with AI support can return three scenarios inside the meeting, each with stated assumptions and a recommendation. The value sits in the recommendation, not the spreadsheet.

BEST PRACTICE

Bring a view, not a data dump. Lead with the conclusion, give two supporting facts, and offer the scenarios to anyone who wants depth.

CHAPTER 8

Your FP&A team in the AI era



New skills, new team shapes, and a 90-day plan you can start on Monday.

The FP&A leaders who gain most from AI will be the ones who redesigned the work, not the ones who bought the most software.

The evolving team

CAPABILITY	WHAT IT LOOKS LIKE
Data stewardship	Owns definitions, mappings, and lineage
Analysis direction	Frames questions, validates outputs, interprets results
Workflow design	Chooses which steps AI handles and which stay human
Business partnership	Embedded partnership with ownership of decisions

Your first 90 days

FP&A AI 90-DAY PLAN



DAYS 1-15	16-30	31-60	61-75	76-90
Time audit	**Data check**	**Pilot flux**	**Add forecast**	**Review**
Baseline	Definitions	Parallel run	Scenario test	Scorecard

Measures of success

Hours shifted

Gather and produce time goes down. Partner time goes up.

Cycle time

Faster reporting and faster forecast refreshes.

Business pull

Leaders ask for your input before decisions instead of after.

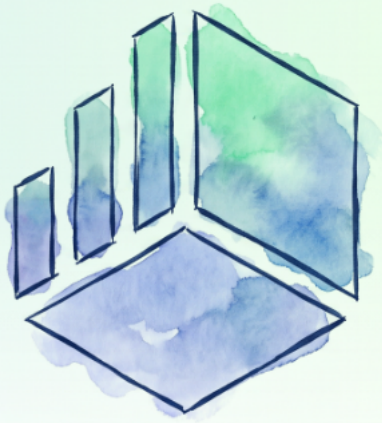
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Cube's FP&Agents take on the preparation work: The Analyst handles ad hoc analysis and anomaly flags, The Planner handles forecast refreshes and variance tracking, and The Business Partner drafts board narratives. Your team directs and reviews.

“Redesign the work first. Then choose the tools.”

Ready to put this guide into practice?

Learn more about Cube



The agentic FP&A platform, founded by three-time CFO Christina Ross.

Start your free trial →

Or get a demo

We believe the future of business is finance-driven. Cube connects your business data into one governed model and brings it everywhere decisions happen.

How finance teams use Cube

Close and consolidation

Multi-entity rollups and a faster month-end.

Budgeting and planning

Budgets, headcount, and revenue plans.

Forecasting and scenarios

Rolling forecasts and what-ifs in minutes.

Reporting and board decks

Packs in Excel, Sheets, and slides.

Variance analysis

Drivers explained and traced to the GL.

KPIs and performance

One set of metrics for the business.

AI Agents: Your Always-On Digital Finance Team

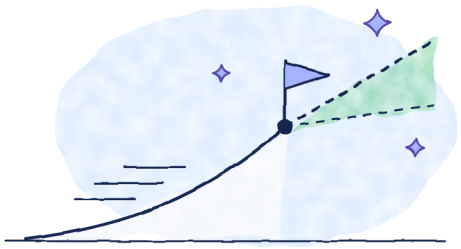
Charlie, the superagent, routes work to four FP&Agent teams. People stay in control.

The Data Managers
Integrate and reconcile

The Analysts
Analyze and report

The Planners
Forecast and model

The Business Partners
Shape decisions



From analysis to action, at the speed of AI.

Cube is the agentic FP&A platform that helps finance teams shape what happens next.