FIELD GUIDE

From dashboard to decision: *five questions finance will stop asking humans*

The recurring questions AI agents will answer first, and eventually help act on, while finance keeps the judgment.



FOREWORD

Foreword



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Every finance team has a set of questions it answers over and over. Why did we miss forecast? Why is this department over budget? Can we afford this hire? Each one arrives as a Slack message or a hallway ask, and each one costs an analyst somewhere between an hour and a week.

As a CFO, I asked those questions constantly, and so did every executive I worked with. The answers were almost always findable. They took time because finding them meant pulling data from several systems, reconciling it, and writing it up in a way someone outside finance could use.

AI agents change who does the first pass. The questions in this guide are the ones where agents will produce the answer before anyone asks a person, with the transactions attached. People stay in the loop and move to the part that matters: deciding whether the answer is right, what it means, and what to do about it.

The title is deliberately provocative. Finance will keep asking these questions. It will stop needing a human to do the digging every time.

“Agents do the work. Finance sets the rules.”

Christina

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INTRODUCTION

The dashboard problem



Dashboards made the numbers visible, and every chart still ends in a question someone has to answer.

A dashboard shows that revenue is under plan, spend is over plan, and cash is lower than expected. Every one of those charts produces a follow-up question, and the follow-up is where the work lives. Someone has to figure out why, figure out what it means, and figure out what to do.

That follow-up has always gone to a person. Each question in this guide follows the same arc:

- **1. How it gets answered today,** by an analyst, with a spreadsheet and a deadline.
- **2. How agents answer it,** continuously, from the governed model, with trace to the source.
- **3. Where it goes next,** from an answer to a decision and the follow-through that carries it out.

In every case, agents monitor, analyze, model, investigate, and coordinate. People judge, prioritize, decide, partner, and lead.

CHAPTER 1

“Why did we miss forecast?”



Today. The quarter closes $1.2M under the revenue forecast. The CFO asks why. An analyst pulls bookings from the CRM, billing data from the billing system, and the forecast from the planning model. They line up deal by deal, find that three enterprise deals slipped and one renewal downsized, and write a two-page explanation. It takes three days, and by then the CEO has already formed a view.

With agents. The Analysts don’t wait for the quarter to close. Smart Variance compares actuals to forecast every day. When the first enterprise deal slips in week six, the variance shows up with the deal attached. By quarter end, the explanation is already written: three slipped deals account for $950K, one downsized renewal accounts for $250K, and each figure opens to the opportunity records and invoices behind it.

Where it goes next. The better question is “why are we about to miss forecast?”, asked in week six, when there’s still time to act. Agents surface the slip, model the effect on the quarter, and draft options: accelerate two late-stage deals with a pricing concession, pull forward an expansion conversation, or reset the forecast now. The CRO and CFO choose. Cube is building toward the step after that, where the decision becomes owners and tracked follow-through tied back to the forecast.

WHAT THE HUMAN STILL OWNS

Judging whether a slipped deal is timing or lost, and deciding what the board hears.

CHAPTER 2

“Why is this department over budget?”



Today. Marketing is 12% over plan at mid-quarter. The business partner exports the GL detail, sorts by vendor, and finds that event costs and a new agency retainer explain most of it. The CMO says the event was approved. Nobody can find the approval. The conversation takes two weeks and ends with a reforecast.

With agents. At 2:14 AM, agents flag marketing spend 12% over plan and investigate. They break the overage down by vendor and by campaign, trace each line to the transactions, and connect spend to pipeline: spend is 12% above plan while pipeline creation is down 8%. If current conversion rates hold, Q4 revenue lands below plan. They draft three scenarios. At 9:05 AM, the CFO picks one. Owners are notified.

Where it goes next. Budget owners get the same view in the tools they already use. The CMO sees the overage and the pipeline impact in Slack before the business partner sends a message, and the conversation starts from shared facts instead of a spreadsheet export.

WHAT THE HUMAN STILL OWNS

Deciding whether the overage is a problem or a good bet, and having the conversation with the CMO.

“Data tells AI what the numbers are. Financial context tells AI what the numbers mean.”

CHAPTER 3

“Can we afford this hire?”



Today. A VP of Engineering wants to add two senior engineers this quarter instead of next. The request goes to FP&A. An analyst checks the headcount plan, calculates fully loaded cost including benefits and equipment, models the effect on the quarter and the year, and checks whether the department has room. The answer comes back in a few days, usually as “it depends.”

With agents. The Planners answer in minutes. They pull the current headcount plan, apply the company’s fully loaded cost assumptions, and show the effect on department spend, operating margin, and runway. They also show what would make room: a delayed backfill in another team, a contractor budget that’s running under plan, or a change to the start dates.

Where it goes next. Workforce decisions connect directly to the plan. Once the hire is approved, the headcount plan, the department budget, and the forecast all reflect it. Cube is building toward carrying the approval through to owners and tracked follow-through.

WHAT THE HUMAN STILL OWNS

Deciding whether the hire is the right use of the money, which no model can answer on its own.

CHAPTER 4

“What happens to cash if this slips?”



Today. The services team mentions in a staff meeting that a few implementations are behind. Nobody connects it to cash until collections come in light at month end. An analyst traces the shortfall back to the projects, and the explanation goes into the board deck as a miss.

With agents. The signal is four implementations running behind schedule. The agents connect the projects to the contracts and find $600K of Q3 invoices tied to those go-lives. If the go-lives slip, $600K of cash collection moves into Q4. That finding reaches the CFO the day the project dates change, along with options and the cost of each.

Where it goes next. Leadership approves pulling $50K of Q4 contractor budget into Q3. Contractors are added, go-lives are tracked, and invoices are scheduled. That last stage, where the decision turns into tracked follow-through, is what Cube is building toward.

WHAT THE HUMAN STILL OWNS

Judging whether contractors will move the dates, and deciding whether $50K is worth $600K of timing.

CHAPTER 5

“Where are we going to land this quarter?”



Today. The CEO asks this every week. FP&A answers with the forecast from the last reforecast cycle, adjusted by the analyst’s judgment and whatever they’ve heard in the hallway. The answer is a single number with an unstated confidence level.

With agents. The Planners keep the forecast current as actuals arrive. Smart Forecaster updates the landing estimate daily, shows the range, and names the drivers: which deals, which cost lines, which assumptions are moving the number. When the CEO asks, the answer comes with the three things most likely to change it.

Where it goes next. The question changes shape. Instead of asking where the quarter will land, leadership starts from the target: we need to recover 300 basis points of margin, so which combinations of hiring, pricing, vendor spend, and marketing investment get us there? The output moves from “build me a scenario” to “here are three viable actions and their financial consequences.”

WHAT THE HUMAN STILL OWNS

Choosing which of the viable actions fits the strategy, and committing to the number.

“When change is constant, finance has to become continuous.”

CLOSING

What finance still owns



Read back through the five questions and look at the last line of each chapter. Every one is a judgment call, a decision, or a conversation.

That's the division of labor agent-driven finance runs on. The digging moves to agents, which can watch every account at once and never skip a reconciliation. The judgment stays with people, who know which slipped deal is lost, which overage is a good bet, and which hire matters.

For that division to work, three things have to be in place:

- **One governed model.** Agents answering these questions need the same definitions finance uses. Otherwise two agents give two answers.
- **Trace to the source.** Every answer has to open to its transactions, so a person can verify it in minutes.
- **Finance where the decision happens.** The answer has to reach the CRO's pipeline review, the CMO's Slack channel, and the CEO's inbox, with the same numbers in each.

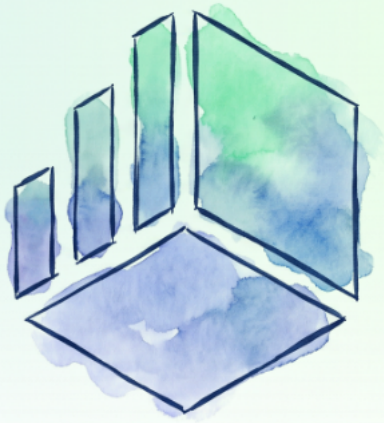
cube

Cube's always-on Digital Finance Team answers questions like these from the governed model, with trace to the source on every number. Charlie routes each question to the right agents (Analysts for variances, Planners for forecasts and scenarios), and the answer reaches the spreadsheet, the deck, Slack, Teams, or an AI assistant where the question was asked.

Pick one of the five questions your team answers most often. Time how long it takes today from the moment it's asked to the moment a decision gets made. That number is where to start.

Ready to put this guide into practice?

Learn more about Cube



The agentic FP&A platform that helps you tell the story behind the numbers. 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