THE RESULT

"13% over budget"? On posted figures, $1.1M under.

A VP of Learning & Development at a 26,000-person equipment maker rebuilds FP&A's numbers before the CFO's mid-year review, with any AI chat her company allows.

THE RESULT What Dana brings to the CFO's review, agreed with FP&A first. Fictional company.

SELVANE MACHINERY · MID-YEAR BUDGET REVIEW · DEC 2

Learning & Development, first half (April to September)

For: the CFO. Figures agreed with Rahul Mehta, FP&A
From: Dana Whitfield

THE SHORT ANSWER

Posted spend is $4.4M against a $5.5M budget: $1.1M (20%) under. India's September invoices, about $0.1M, post next week. · Inputs 2, 3, 4

WHAT CHANGED FROM THE EXPORT ($M)

Brazil 1.5 → 0.3 Reais converted at plan rate 5.0	**Corporate** 1.7 → 1.1 $0.6M Feb 2027 academy is committed	**US plants** **2.4, of which 0.5 one-off** LMS migration	**India** **0.6 posted** September (~0.1) not posted

SECOND HALF

NO CUTS

The $1.4M cut was based on a doubled export

Doubling carried the currency error, the commitment and the one-off. I'll bring a second-half forecast built from our plans, including the $0.6M academy, not a doubled first half. · Inputs 1, 3

CAUGHT ON REVIEW

1. Brazil's **R$1.5M was added as if it were dollars**; it's $0.3M
2. A **$0.6M purchase order for February** was counted as spent
3. The full-year forecast **doubled a one-off cost and the errors**

UC-001 · SC-13 · REV A	
FOR **VP, Learning & Development**	SECTOR **Industrial equipment**
COMPANY **26,000 people · 18 sites · US, Brazil, India**	TASK **Answer FP&A's over-budget claim at the CFO's review**
WRITTEN FOR **ChatGPT · Claude · Gemini · Copilot**	
AI TEST **Claude, Nov 13, 2026 · 6 of 6 found**	

STEP 0 · THE MESS

What landed on Dana's desk

An email from FP&A asking for cuts, an export with a currency column nobody read, and two short notes that change the answer.

EMAIL · FP&A [1]

Mid-year review

"$6.2M against a $5.5M budget, 13% over … bring $1.4M of second-half cuts."

1 **A cut based on a total.**

ERP EXPORT [2]

H1 spend by cost centre

Brazil: currency BRL, 1.5. Total: 6.2. India: September not yet posted.

2 **Reais added as dollars.**

NOTE · FINANCE PARTNER [3]

Two things in H1

"$0.6M purchase order for the February 2027 academy … $0.5M for the one-time LMS migration."

3 **Committed and one-off.**

TEAMS · INDIA [4]

September

"September invoices are about $0.1M. They'll post next week."

4 **Not posted yet.**

YOU'RE NOT ALONE

$846

was average direct learning spend per employee in 2025, down from $1,254 in 2024. L&D budgets are under pressure.

ATD 2026 State of the Industry report, reported by ATD in May 2026. Source

STEPS 1–3 · HOW IT WORKS

Three steps, one chat

Here the AI checks finance's numbers before you agree to cuts. The prompt asks it to show its arithmetic.

1 Open a new chat

Use the AI tool your company approves: ChatGPT, Claude, Gemini or Copilot.

2 Paste the prompt and the reports

Copy the prompt and the four fictional inputs from the appendix into one message.

3 Agree it with finance first

Redo the key sums yourself, then take the corrected table to FP&A before the meeting, not to the CFO.

THE PROMPT, PART BY PART

COPY-READY VERSION IN THE APPENDIX

I'm VP of Learning & Development at an industrial equipment maker with sites in the US, Brazil and India. Our fiscal year runs April to March. FP&A says we're over budget and wants an explanation or second-half cuts at the CFO's review on December 2. Below are FP&A's email, our first-half spend export, a note from our finance partner and a message from our India lead.

1 **Who you are, your fiscal year, and what finance is asking for by when.**

Please give me:

1. **Are we really over budget?** A two-sentence answer.
2. **A corrected first-half table** in US dollars, showing each change you made and why.
3. **Is the full-year forecast right?** If not, what's wrong with how it was worked out.
4. **What I should say to the CFO**, in three or four lines.

2 **A short answer, a corrected table, a check on the forecast, and what to say. The table must show each change and why.**

The CFO will check every number, so show your arithmetic. Check currencies, separate money spent from money committed, separate one-off costs from ongoing ones, and flag anything not yet posted. Don't add facts that aren't in the inputs.

3 **The heavy lifting: show your arithmetic, check currencies, spent against committed, one-off against ongoing, not yet posted. It found all six problems.**

WHERE TO PASTE

Every tool has one message box. Paste the prompt, add a blank line, paste the reports, send. Exports can be attached as files if your tool allows it.

SAFE TO TRY

Practise with the fictional numbers first. Real budget figures are confidential: use only your company's approved tool.

THE AI'S FIRST ANSWER

What Claude actually wrote

Exactly as it came back, not edited. Read it the way Dana did: check each point against the source it cites.

UNEDITED Claude · fresh session, no other context · Nov 13, 2026 · one run

1. Are we really over budget?

No. Once Brazil is converted from reais to dollars and the unbilled academy purchase order is taken out, first-half spend is about **$4.5M against a $5.5M budget**. That is roughly **$1.0M (18%) under budget**, not $0.7M over. The $4.5M includes India's September invoices of about $0.1M, which India expects but has not yet posted. On posted figures alone, spend is $4.4M. `C: posted first`

2. Corrected first-half table (USD millions)

Changes made

#	Line	Change	Why	Source
A	Brazil plants	1.5 → **0.3**	The 1.5 is in Brazilian reais (BRL), but the total added it as if it were US dollars. At the plan rate of BRL 5.0 = USD 1, 1.5 ÷ 5.0 = 0.3.	[2] `found`
B	Corporate leadership	1.7 → **1.1**	1.7 includes a $0.6M purchase order for the February 2027 academy. That money is committed but not yet invoiced, so it hasn't been spent. 1.7 − 0.6 = 1.1.	[3] `found`
C	India plants	0.6 posted + **~0.1 not yet posted** = ~0.7	September is missing from the export. India puts it at "about $0.1M", posting next week. This is an estimate, not a posted figure.	[2], [4] `found`
D	US plants	No change to the amount (2.4)	It includes $0.5M for the LMS migration (the move to a new learning management system). That money was really spent, but it's a one-time cost that finished in July, so it's flagged here and kept out of any run-rate.	[3] `found`

Corrected table

Cost centre	Export (as shown)	Corrected spent	of which one-off	Committed, not spent	H1 budget	Variance (spent − budget)
US plants	2.4	2.4	0.5 (LMS migration)	0	2.5	−0.1
Brazil plants	1.5 (BRL)	0.3	0	0	0.4	−0.1
India plants	0.6	0.7 (0.6 posted + ~0.1 not posted)	0	0	0.7	0.0
Corporate leadership	1.7	1.1	0	0.6 (Feb 2027 academy)	1.9	−0.8
Total	**6.2**	**4.5**	**0.5**	**0.6**	**5.5**	**−1.0**

Arithmetic

- Spent: 2.4 + 0.3 + 0.7 + 1.1 = **4.5**. On posted figures only: 2.4 + 0.3 + 0.6 + 1.1 = **4.4**.
- Variance: 4.5 − 5.5 = −1.0, and −1.0 ÷ 5.5 = **−18%**. On posted figures only: 4.4 − 5.5 = −1.1, or −20%. `found`
- Spent plus the academy commitment: 4.5 + 0.6 = 5.1, which is still 0.4 under the $5.5M budget.
- Bridge from FP&A's number: 6.2 − 1.2 (Brazil currency) − 0.6 (commitment) + 0.1 (India September) = **4.5**.
- FP&A's own figures do agree with each other: 6.2 − 5.5 = 0.7, and 0.7 ÷ 5.5 = 12.7%, so "13% over" follows from them. The problem is the inputs behind them.

3. Is the full-year forecast right?

No. FP&A's $12.4M is 6.2 × 2: it doubles the first-half total. Each error in that total gets doubled with it. `found`

Error carried into the forecast	Effect on 12.4
Brazil counted in reais as if dollars (1.5 vs 0.3)	Overstated by 1.2 × 2 = **2.4**
Academy purchase order treated as spend	Overstated by 0.6 × 2 = **1.2**. It's a single February 2027 event, but doubling counts it twice.
One-time LMS migration treated as recurring	Overstated by **0.5**. It finished in July and isn't in the inputs as a second-half cost.
India September missing	Understated by 0.1 × 2 = **0.2**

A corrected version of the same method is illustrative only, because it assumes the second half's ongoing spend matches the first half's:

- First-half spent: 4.5
- Second-half ongoing spend: 4.5 − 0.5 (one-off LMS) = 4.0
- Second-half academy commitment: 0.6
- **Full year: 4.5 + 4.0 + 0.6 = 9.1**, against $11.0M. That's about 1.9 under.

Check: 12.4 − 2.4 − 1.2 − 0.5 + 0.2 = 8.5, plus the 0.6 commitment counted once = 9.1. The two methods agree.

What I can't confirm from the inputs:

- Whether second-half spending follows the same pattern as the first half (seasonality is unknown).
- Whether the academy will cost more than the $0.6M purchase order.
- Whether any second-half budget is already set aside for the academy.
- India's final September amount.

4. What to say to the CFO

- "The export added Brazil's spend in reais as if it were dollars, and counted a $0.6M purchase order for February's academy as spent. Corrected, first-half spend is about $4.5M against $5.5M, roughly $1.0M under." `B: agree with FP&A`
- "That $4.5M includes India's September invoices of about $0.1M, which post next week, and $0.5M for the LMS migration. That was a one-time cost, finished in July."
- "FP&A's $12.4M doubled those errors. The same method on corrected numbers gives about $9.1M against $11.0M, so I'm not proposing $1.4M of cuts." `A: no doubled forecast`
- "I'll confirm India's posted September figure and the academy's full cost before the second-half reforecast."

`found` caught a planted problem `A–C` Dana changes it; see the next section

THE HUMAN PART

What Dana changed, and why

Claude found every planted problem and showed its arithmetic. Dana's edits are about what a CFO will accept and how to keep FP&A on side.

WHAT CLAUDE FOUND: 6 OF 6 PLANTED PROBLEMS

One run

- ✓ Reais added as dollars
- ✓ Commitment counted as spend
- ✓ One-off LMS migration
- ✓ Under budget
- ✓ Forecast doubled the errors
- ✓ India September not posted

THREE EDITS, ALL JUDGMENT CALLS

	CLAUDE WROTE	DANA'S VERSION	WHY · ACCURACY
A	"The same method on corrected numbers gives about $9.1M against $11.0M."	**"I'll bring a second-half forecast built from our plans, including the $0.6M academy."**	The AI called $9.1M illustrative, then put it in the CFO script. It still assumes the second half mirrors the first, which nothing in the inputs shows.

	CLAUDE WROTE	DANA'S VERSION	WHY · AUDIENCE
B	"The export added Brazil's spend in reais as if it were dollars …" said to the CFO.	**The corrected table goes to Rahul in FP&A first. Dana presents numbers they've agreed.**	Correcting FP&A in front of the CFO wins the point and loses the partner. Agreed numbers also end the debate faster.

	CLAUDE WROTE	DANA'S VERSION	WHY · PRIORITY
C	"About $4.5M against $5.5M", including India's unposted estimate.	**"Posted spend is $4.4M: $1.1M under", with India's ~$0.1M named separately.**	The CFO checks every number. Lead with the one that's in the ledger.

What only you can do Fix it with finance before the meeting, lead with numbers anyone can check, and promise a real forecast instead of a clever one. The AI found the errors. You keep the relationship.

YOUR TURN

Make it yours

Use it whenever finance questions your spend: a variance, a forecast, a request for cuts.

YOUR PROMPT: FILL IN THE BRACKETS

I'm the **[your role]** at a **[industry]** company with sites in **[countries]**. Our fiscal year runs **[months]**. **[Finance]** says we're **[over budget / off forecast]** and wants **[what]** at **[the meeting]** on **[date]**. Below are **[their email, our spend export, and notes on commitments, one-off costs and anything not yet posted]**.

Please give me: **1. Are we really [over budget]**? A two-sentence answer. **2. A corrected table** in **[currency]**, showing each change you made and why. **3. Is the full-year forecast right?** If not, what's wrong with how it was worked out. **4. What I should say to [the CFO]**, in three or four lines.

[The CFO] will check every number, so show your arithmetic. Check currencies, separate money spent from money committed, separate one-off costs from ongoing ones, and flag anything not yet posted. Don't add facts that aren't in the inputs.

FIVE CHECKS BEFORE YOU SEND

1. Every line is in one currency, at a stated rate.
2. Committed money is shown apart from money spent.
3. One-off costs aren't carried into a forecast.
4. Unposted amounts are labelled as estimates.
5. Finance has seen your corrected table before the meeting.

MAKE IT REPEATABLE (OPTIONAL)

Save the prompt once and reuse it at every budget review: a custom GPT in ChatGPT, a project in Claude, a Gem in Gemini, or an agent in Copilot. Some companies switch these off; copy and paste always works.

WITH REAL DATA

Budget and vendor figures are usually confidential. Use only the AI tool your company approves, and follow its rules.

WHAT THIS EXAMPLE SHOWS

One run of this prompt in Claude found all six problems planted in fictional finance data and showed its arithmetic.

WHAT IT DOESN'T SHOW

That every tool, setting or run will do the same, or how much time it saves you. Selvane Machinery and its people are fictional.

APPENDIX

Copy-ready: the prompt and the four inputs

Copy the prompt, then all four inputs, into one message in a new chat. Everything here is fictional and safe to paste.

THE PROMPT

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The CFO will check every number, so show your arithmetic. Check currencies, separate money spent from money committed, separate one-off costs from ongoing ones, and flag anything not yet posted. Don't add facts that aren't in the inputs.

[1] EMAIL FROM RAHUL MEHTA, FP&A

Subject: L&D mid-year review, Dec 2

Dana, L&D's first-half spend is **$6.2M against a $5.5M budget, 13% over**. On this run-rate the full year lands at $12.4M against $11.0M. Please explain at the Dec 2 review or bring $1.4M of second-half cuts.

[2] ERP EXPORT: L&D SPEND, APRIL TO SEPTEMBER (MILLIONS)

Cost centre	Currency of actual	H1 actual	H1 budget (USD)
US plants	USD	2.4	2.5
Brazil plants	BRL	1.5	0.4
India plants	USD	0.6	0.7
Corporate leadership programmes	USD	1.7	1.9
Total		**6.2**	**5.5**

Plan exchange rate: BRL 5.0 = USD 1. India: September not yet posted.

[3] NOTE FROM SAM ORTIZ, L&D FINANCE PARTNER

Two things in the H1 numbers: Corporate includes a $0.6M purchase order for the February 2027 leadership academy (committed, not yet invoiced). US plants includes $0.5M for the one-time LMS migration, finished in July.

[4] TEAMS MESSAGE FROM PRIYA NAIR, L&D LEAD, INDIA

September invoices are about $0.1M. They'll post next week.