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— B E A —

BUDGET DETECTIVE

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*Don't Just Manage the Budget,
Investigate It.*



FIND THE FACTS



ANALYZE DATA



MAKE INFORMED
DECISIONS



DELIVER RESULTS

★

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DON'T JUST MANAGE THE BUDGET, INVESTIGATE IT

BE A BUDGET DETECTIVE

ON THE CASE





LEARNING OBJECTIVES



YOUR MISSION

Be a Budget Detective.

*Don't just manage the budget,
investigate it.*

- 01 Understand that your role is important
- 02 Know the importance of research
- 03 Analyze budget-to-actual results
- 04 Calculate and interpret budget variances
- 05 Identify spending trends
- 06 Make informed budget recommendations
- 07 Explain budget information to non-financial decision-makers



SOLVE THE CASE 1: THE FACTS

EXHIBIT A

CASE FILE #1

- It's 8 months into the fiscal year; the Department's actuals are at 40% of budget.
- At the upcoming Budget Meeting, you will discuss the status of the budget.
- You prepared the spreadsheet (Exhibit A) and will present to the Council.

Perform Your Investigation



You have 3 minutes to discuss how to communicate the variance

Line Item	Budget	Actuals	Remain	% Spent
Salaries	500,000	125,654	374,346	25.1%
Overtime	10,000	2,575	7,425	25.8%
FICA	39,015	9,810	29,205	25.1%
Health Insurances	155,000	39,751	115,249	25.6%
Allowances	6,000	750	5,250	12.5%
Other Insurances	125,000	145,000	(20,000)	116.0%
Operating Supplies	75,000	1,200	73,800	1.6%
Office Supplies	5,000	1,200	3,800	24.0%
Software	32,584	45,247	(12,663)	138.9%
Travel & Training	7,550	12,000	(4,450)	158.9%
Capital Outlay<\$5k	6,200	-	6,200	0.0%
Total	961,349	383,187	578,162	39.9%



BUDGET DETECTIVE MINDSET

- Think like an expert
 - Understand the “WHY”
 - What’s the story behind the numbers?
 - What happens next?
- Put on your analytical hat
- **Use your investigative tools**
- Manage your time
- Follow internal controls (rules, policies, practices, etc.)
- Know the culture of YOUR organization





INVESTIGATIVE TOOLS



Know your Organization



Access to Master Plans

Strategic · Business · CIP · Parks



Use Microsoft Excel

Intermediate level



Revenue Manual



**Prior Year Actuals /
Experiences**



Budget Guidance / Process



**Prior Year Budget
Documents**



Prior Year-End ACFR



Department Site Visits



**Prior Audit / Observation
Reports**



**State Statutes / Regulatory
Agency Guidance**



Use the Detective Formula



DETECTIVE FORMULA

WHAT

What is the plan? What changed OR didn't?

What are the impacts? Operational · Psychological · Environmental

What are the priorities?

WHO

Who is involved?

Who needs to know?

WHERE

Where did the information come from?

WHY

Why did this happen?

WHEN

When does this commence?

HOW

How can we mitigate financial risks?



SOLVING THE CASE 1: ANALYSIS

- ? Is the remaining balance of **\$578,162 really** available?
- ? Is the department operating with a full staff or limited staff?
- ? What are the impacts to the department with new staff?
- ? Was the budget / business plan followed?
- ? Are there any open purchase orders?
- ? Are there seasonal expenditures that haven't occurred?
- ? What expenditures have been postponed / delayed?
- ? Are there outstanding invoices?

DETECTIVE'S NOTE

\$578,162

left in the budget at month 8 — but is it really available?

“

*A variance becomes **favorable**
OR unfavorable after you
understand the “WHY”*



CASE 1: THE RESULTS

39.9%

spent at month 8 — target is 67%

3 lines

already over their full-year budget

\$531,475

of the remaining balance is personnel

CLUE 1

Personnel is running at 25% — not 67%

Salaries, FICA and Health Insurances are only ~25% spent eight months in. Vacancies? A payroll posting lag? Confirm with HR before calling it savings.

CLUE 2

Three lines are already overspent

Other Insurances (116.0%), Software (138.9%) and Travel & Training (158.9%) have exceeded their annual budgets by \$37,113 combined.

CLUE 3

Operating Supplies is barely touched

Only \$1,200 of \$75,000 (1.6%) has been spent. Look for open purchase orders, encumbrances, or seasonal purchases still to come.

CLUE 4

Without personnel, the story flips

Non-personnel lines have spent \$204,647 of \$251,334 — 81.4% — well ahead of the 67% target.

SOLVE THE CASE 2: THE FACTS



EXHIBIT B

CASE FILE #2

- At the upcoming Budget Workshop, you will discuss the proposed budget.
- You prepared the spreadsheet (Exhibit B) and will present to the Council.

Perform Your Investigation

Have the mindset of Sherlock Holmes and Jessica Fletcher. Use your detective formula: the 5W + H.

Line Item	2024 Budget	2025 Budget	2026 Budget	2027 Budget	Variance	% Var.
Salaries	500,000	500,000	500,000	500,000	-	0.0%
Overtime	-	10,000	10,000	3,000	(7,000)	-70.0%
FICA	38,250	39,015	39,015	39,015	-	0.0%
Health Insurances	155,000	155,000	155,000	155,000	-	0.0%
Allowances	6,000	6,000	6,000	6,000	-	0.0%
Other Insurances	100,000	100,000	125,000	125,000	-	0.0%
Repair & Maintenance	350,000	350,000	350,000	350,000	-	0.0%
Operating Supplies	125,000	155,000	75,000	75,000	-	0.0%
Office Supplies	10,000	5,000	5,000	5,000	-	0.0%
Software	6,000	6,000	32,584	45,000	12,416	38.1%
Travel & Training	2,500	2,500	7,550	7,550	-	0.0%
Capital Outlay<\$5k	-	-	6,200	6,200	-	0.0%
Total	1,292,750	1,328,515	1,311,349	1,316,765	5,416	0.4%



SOLVING THE CASE 2: ANALYSIS

- ? Can an informed decision be made from the information?
- ? How are the current year actuals trending?
- ? Is the budget plan being followed? Any deviations?
- ? Are replacement plans / maintenance schedules being followed?
- ? What does the proposed budget do? What's in it?
- ? How many staff members are supported?
- ? Are there changes in contractual obligations?
- ? Was a SWOT analysis performed within the last 3 years?

CASE SNAPSHOT · EXHIBIT B
PERFORM YOUR INVESTIGATION

≤ 5%

maximum increase

THE PROPOSAL

+0.4%

\$5,416 over the 2026 budget



CASE 2: THE RESULTS

+0.4%

total increase — the limit is 5%

+38.1%

Software: the line that blows past 5%

0

columns of actuals to test the trend

CLUE 1

The total hides the line items

The budget grows only \$5,416 overall, but Software jumps \$12,416 (+38.1%) — 7.5× its 2024 level of \$6,000.

CLUE 2

Overtime was cut 70%

Overtime drops from \$10,000 to \$3,000, offsetting most of the Software increase. Is \$3,000 realistic for the workload?

CLUE 3

Flat for four years?

Salaries (\$500,000), Health Insurances (\$155,000) and Repair & Maintenance (\$350,000) are unchanged since 2024. Are raises, premiums and escalators covered?

CLUE 4

No actuals, no trend

With budget columns only, no one can see how spending is actually trending — and the Council can't make an informed decision.

SOLVE THE CASE 3: THE FACTS



EXHIBIT C

CASE FILE #3

- It’s December 31 — the end of Q1. Purchasing has flagged the department’s purchase orders for review.
- Repair & Maintenance is budgeted at \$350,000; Office Supplies at \$5,000.
- You prepared the PO log (Exhibit C) and will present to the Council.

Perform Your Investigation

Have the mindset of Sherlock Holmes and Jessica Fletcher. Use your detective formula: the 5W + H.

Procurement thresholds shown are for this exercise.

PO #	Date	Vendor	Description	Account	Amount	Method
27-0412	10/14	GreenScape LLC	Landscape maintenance – Oct	Repair & Maint.	18,400	Quote
27-0458	11/12	GreenScape LLC	Landscape maintenance – Nov	Repair & Maint.	18,400	Quote
27-0467	11/18	TechSource Inc.	Laptops (12 @ \$1,450)	Office Supplies	17,400	Quote
27-0471	11/19	TechSource Inc.	Software licenses – annual	Software	24,900	Quote
27-0472	11/19	TechSource Inc.	Software implementation	Software	9,800	Quote
27-0503	12/10	GreenScape LLC	Landscape maintenance – Dec	Repair & Maint.	18,400	Quote
27-0520	12/15	Allied Power Systems	Emergency generator repair	Repair & Maint.	48,600	Emergency
27-0535	12/18	Paragon Facility Svcs.	Change order #2 (contract \$120K; CO #1 \$22K)	Repair & Maint.	31,000	Change order
27-0550	12/30	Sunshine Uniforms	Uniforms – state contract	Oper. Supplies	8,700	State contract
Q1 Total					195,600	



SOLVING THE CASE 3: ANALYSIS

- ? Is the purchase within budget — and in the right account?
- ? Was the correct procurement method used for the total value?
- ? Are recurring or related purchases being split to stay under thresholds?
- ? Is there an existing contract, bid, or cooperative agreement to use?
- ? Was the emergency purchase justified, documented and reported?
- ? Do change orders stay within the approved contract authority?
- ? Was the PO issued before the work was performed?
- ? Who approved each purchase — and were they authorized to?

CASE SNAPSHOT · EXHIBIT C

REPAIR & MAINTENANCE · Q1

\$134,800

of \$350,000 committed (38.5%)

GREENSCAPE · ANNUALIZED

\$220,800

bought one \$18,400 PO at a time



CASE 3: THE RESULTS

\$195,600

in purchase orders in Q1

\$220,800

yearly cost, bought by monthly quote

38.5%

of Repair & Maint. used in 25% of the year

CLUE 1

Split to stay under the limit

GreenScape is paid \$18,400 a month on informal quotes. That's \$220,800 a year — a recurring service that needs a formal bid and Commission approval.

CLUE 2

Same vendor, same day

TechSource licenses (\$24,900) and implementation (\$9,800) were issued on 11/19. Together they total \$34,700 — over the \$25K three-quote threshold.

CLUE 3

Wrong account, blown budget

12 laptops (\$17,400) were coded to Office Supplies, a \$5,000 line. Equipment under \$5k belongs in Capital Outlay<\$5k, which has only \$6,200 budgeted.

CLUE 4

Change orders add up

Paragon's change order #2 (\$31,000) brings change orders to \$53,000 — 44% of the \$120,000 contract and over \$50K, so it needs Commission approval.

SOLVE THE CASE 4: THE FACTS



EXHIBIT D

CASE FILE #4

- At the next Budget Workshop, you will discuss significant increases in the budget.
- You prepared the spreadsheet (Exhibit D) and will present to the Council.
- **State mandate:** A recent change in state law requires this maintenance service by statute, and the Commission recently awarded the new maintenance contract.

Perform Your Investigation

Have the mindset of Sherlock Holmes and Jessica Fletcher. Use your detective formula: the 5W + H.

Line Item	2025 Actuals	2026 Budget	2026 Actual	2027 Budget	Variance	% Var.
Salaries	463,524	500,000	500,000	500,000	-	0.0%
Overtime	5,600	10,000	10,000	3,000	(7,000)	-70.0%
FICA	35,888	39,015	39,015	39,015	-	0.0%
Health Insurances	143,692	155,000	155,000	155,000	-	0.0%
Allowances	3,200	6,000	6,000	6,000	-	0.0%
Other Insurances	115,000	125,000	135,000	125,000	-	0.0%
Repair & Maintenance	327,000	350,000	342,000	600,000	250,000	73.1%
Operating Supplies	89,000	75,000	72,000	75,000	-	0.0%
Office Supplies	3,210	5,000	2,570	3,500	(1,500)	-58.4%
Software	6,000	32,584	32,584	45,000	12,416	38.1%
Travel & Training	2,500	7,550	525	7,550	-	0.0%
Capital Outlay<\$5k	2,200	6,200	4,100	6,200	-	0.0%
Total	1,196,814	1,311,349	1,298,794	1,565,265	253,916	19.6%



SOLVING THE CASE 4: ANALYSIS

- ? Did you follow the guidance?
- ? What's the budget plan?
- ? Why is this important?
- ? What is the impact if not funded?
- ? Are there alternative funding sources?
- ? Can you adequately address the NEEDS?
 - Be specific
 - Know & present the facts
 - What is the projection?

CASE BRIEF

\$250K

The department requests \$250k in the upcoming budget to facilitate the new maintenance contract recently awarded by Commission. Due to a recent change in legislation, this maintenance service is required per state statute.



CASE 4: THE RESULTS

+\$253,916

total increase over the 2026 budget

98%

of it is one line: Repair & Maintenance

0

new positions or equipment requested

CLUE 1

One line tells the story

Repair & Maintenance rises \$250,000 — from \$350,000 to \$600,000 — to fund the new state-mandated maintenance contract.

CLUE 2

No room to absorb it

The department spent \$342,000 of its \$350,000 Repair & Maintenance budget in 2026 (97.7%). There is no cushion in the base.

CLUE 3

Check the math

Variance dollars are measured against the 2026 budget, but percentages against the 2026 actual. Measured consistently, the increase is 19.4%, not 19.6%.

CLUE 4

Other lines need a look

Other Insurances cost \$135,000 in 2026 but stays at \$125,000. Travel spent \$525 of \$7,550, yet is budgeted at \$7,550 again.



TRENDS: WHAT'S THE MEANING?

- ✓ Create assumptions / strategies
- ✓ Indicator of a negative / positive position
- ✓ Indicator of performance
- ✓ Future challenges
- ✓ Identify patterns
- ✓ Evaluate effectiveness of decisions
- ✓ Form opinions / recommendations
- ✓ Assist in scenarios / building models



Trends should be used as a guide NOT as a prescription



TRENDS: LIMITATIONS



Does not predict emergencies / natural disasters



Changes in conditions can disrupt patterns



Interpretation can be skewed by level of experience



Quality of data / unreliable data sets can impact results



Volatile markets



Seasonal transactions may indicate false accelerations



May not tell the full story



HANDLE WITH CARE

Trends should be used as a guide NOT as a prescription



DETECTIVE DO'S & DON'TS



DO'S

- Be familiar with the plan
- Know the priorities
- Communicate often
- Perform investigative work
- Calculate formulas
- Understand revenue & expense categories
- Be familiar with governing laws
- Get to the “WHY”
- Analyze the known and unknown



DON'TS

- Make recommendations at first glance
- Not clear on the plan
- Monitor the budget using a straight-line target only OR budget-to-actual only
- Not knowledgeable on the use of different fund categories / types
- Present numbers with no context
- No communication with user departments

Celebrating New CGFOs Across Florida



Congratulations —★ to Our ★— Chapter Members



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CASE CLOSED



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Thank you for being part of the solution!