Your Checklist for a Crisis-Proof Financial Planning Process

Crises rarely *announce* themselves.

They can range from a missed revenue target, a sudden change in leadership, or even a market crash. Whatever the cause, your team's resilience determines how quickly and effectively you recover.

That's why it's essential to crisis-proof your financial planning process, so you can adapt quickly, scale confidently, and stay steady through any disruption.

Planful has developed this comprehensive five-part checklist to help you assess your planning process's resilience and pinpoint where to strengthen it before the next challenge hits.

When to use this checklist

The most resilient finance teams treat this checklist as a living tool.

Quarterly: Revisit critical areas like data accuracy and forecasting to stay agile and aligned with changing conditions.

Annually: Conduct a deeper review to ensure your planning process continues to support growth, build resilience, and stay future-ready.

Ensure your data is centralized and accurate

More than one-third of finance leaders in our 2025 Global Finance Survey cited data accuracy as a top priority. Can your plans, forecasts, and reports all pull from the same, up-to-date source?

☐ **Integrate financial, workforce, and operational data into a single platform.** Work from a single source of truth to eliminate manual errors and conflicting versions.

☐ **Validate that all data updates are in real time.** Ensure every stakeholder sees the latest numbers instantly to avoid making delayed or misinformed decisions.

☐ **Confirm accuracy across all planning outputs.** Use automated data validation to flag inconsistencies before they impact decisions or strategy.

# Strengthen collaboration and agility across teams

Planning in a crisis requires input and alignment across multiple departments and stakeholders. Can you keep everyone informed and aligned even when plans shift suddenly?

☐ **Adopt rolling forecasts to stay adaptable.** Replace static annual or quarterly cycles with continuous planning that adjusts dynamically with business conditions and market trends.

☐ **Remove bottlenecks.** Eliminate manual inputs and disconnected systems that slow decisions, cause version control issues, and limit scalability.

☐ **Enable cross-functional collaboration in real time.** Business leaders across the organization, including finance, HR, marketing, and operations, should be able to contribute directly in a shared environment with full visibility into the same data.

Use AI to accelerate speed and insights

According to our 2025 Global Finance Survey, 90% of Finance teams already use AI or have plans underway. Does your financial planning process use AI to help you pivot quickly?

☐ **Automate repetitive analysis and reporting.** Leverage AI and machine learning to eliminate manual number-crunching, freeing your team to focus on insights and strategic guidance.

☐ **Detect anomalies before they impact results.** Proactively identify unusual patterns or risks early so you can investigate and adjust before issues escalate.

☐ **Ensure AI capabilities are explainable and transparent.** Eliminate the black box: Stakeholders should always understand exactly how AI-generated outputs were reached and the drivers behind the recommendations.
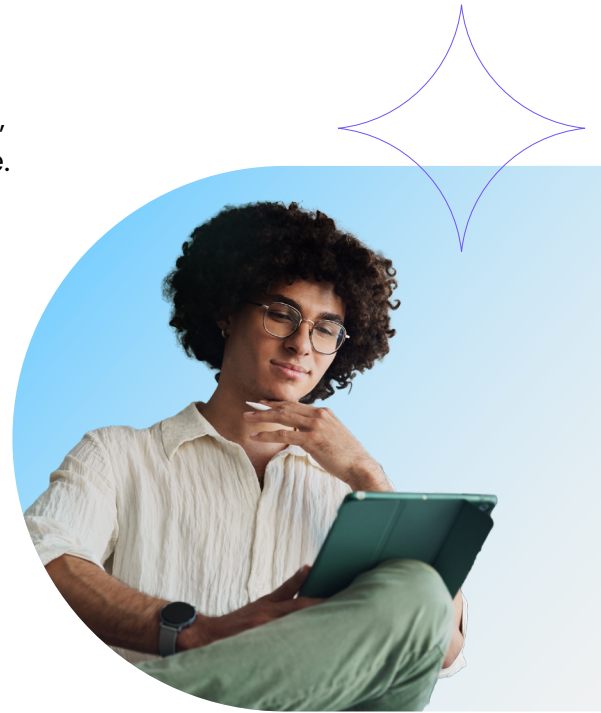
Prepare for any outcome

Scenario planning becomes a competitive advantage when you can pressure-test assumptions, model potential outcomes, and prepare responses before disruptions hit. Are you ready for best-, worst-, and unexpected-case situations?

☐ **Integrate scenario planning into every cycle.** Model multiple outcomes, and prepare contingencies so everyone understands all possible options before a crisis hits.

☐ **Automate scenario generation with AI.** Use finance-specific AI to build, compare, and update "what-if" scenarios in seconds, enabling you to explore more possibilities without adding to your team's workload.

☐ **Compare "what-if" scenarios using live data.** Empower decision-makers to test assumptions, view impacts instantly, and choose the best path forward based on real-time information.

☐ **Make scenario templates flexible.** Use templates that allow you to adjust assumptions and drivers as market or business conditions evolve.

Build flexible workflows and governance structures

Flexible workflows allow for information flows and approval processes to adapt across departments. Are your processes built to pivot when priorities shift?

☐ **Use workflows that adapt to change.** Routing, approvals, and task ownership should be easy to adjust, including reassigning tasks, updating approvers, or shifting timelines, without disrupting the process when priorities shift or teams reorganize.

☐ **Enable role-based access to sensitive data.** Protect sensitive information while enabling collaboration across teams, ensuring everyone has the appropriate level of visibility and control.

☐ **Standardize governance across all planning processes.** Establish clear policies for data access, version control, and audit trails to ensure accuracy and accountability as your organization scales.

Change is inevitable.
Will you be ready?

You can't predict every crisis, but you can prepare for it. With Planful, your financial planning process stays agile, connected, and resilient—so you're always ready for whatever comes next.

Explore our interactive demo to see how Planful helps you build confidence through clarity, adaptability, and control.