



DECODED®

Budgeting for the Fiscal Cliff

Budgeting in a Time of Change



Presented By: | Mara Ash, CIA, CGFM, CICA, CRMA



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Mara Ash, CIA, CGFM, CMRA, CICA



Mara, Senior Partner at BFS, is a Compliance Expert with over 25 years of experience in finance, compliance, and advisory services across both public and private sectors. She specializes in driving strategic alignment, fostering transparency, and promoting sustainable growth—all while ensuring regulatory compliance. Her deep understanding of government operations and commitment to innovation has made her a trusted advisor in the field.

Mara is also dedicated to supporting public sector auditors and accountants and currently serves as the North American Representative on the IIA Global Advisory Board.

Objectives

#01

Understand the strategic role of budgeting in times of change

#02

Recognize key budget types and planning frameworks

#03

Apply performance-driven budgeting principles

#04

Identify risks associated with the 2025 fiscal cliff

#05

Explore practical strategies for sustainable, compliant budgeting

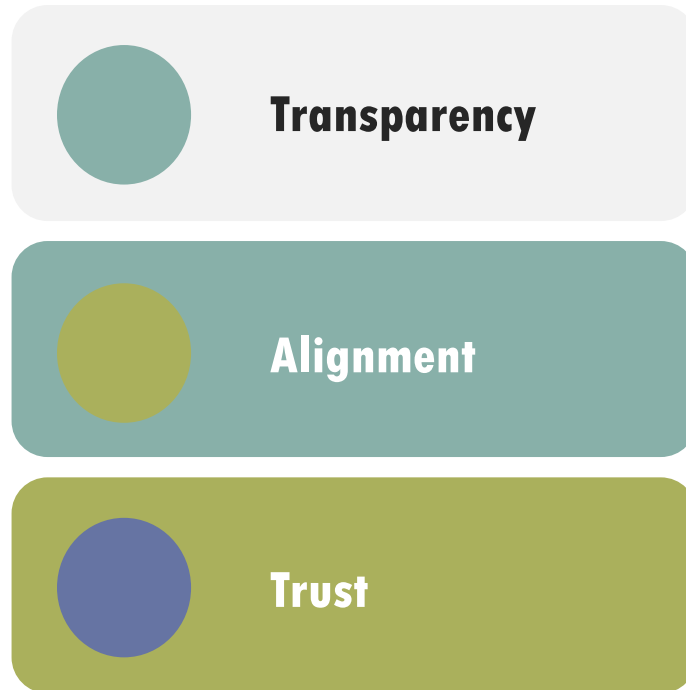
#06

Lead budgeting conversations with clarity and confidence

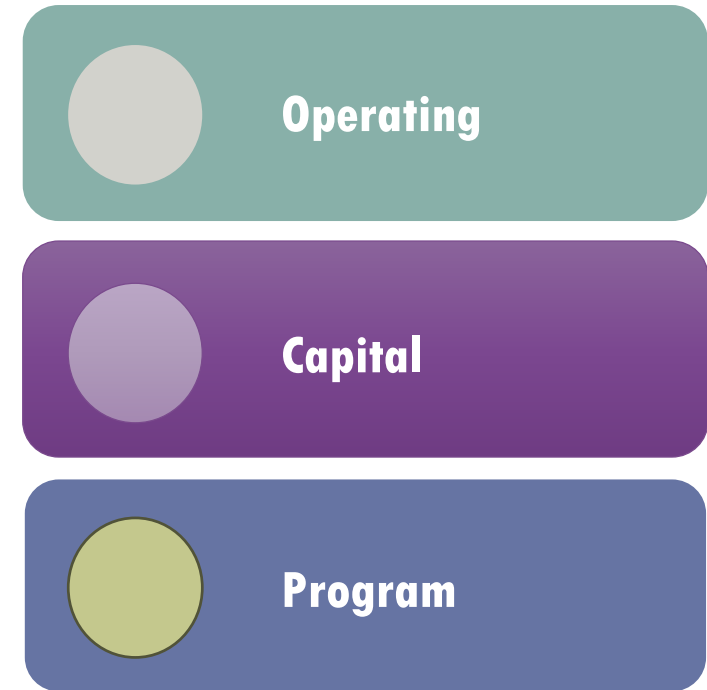
Budgeting 101 - Foundation & Framework

More Than a Math Exercise

A Good Budget Builds:

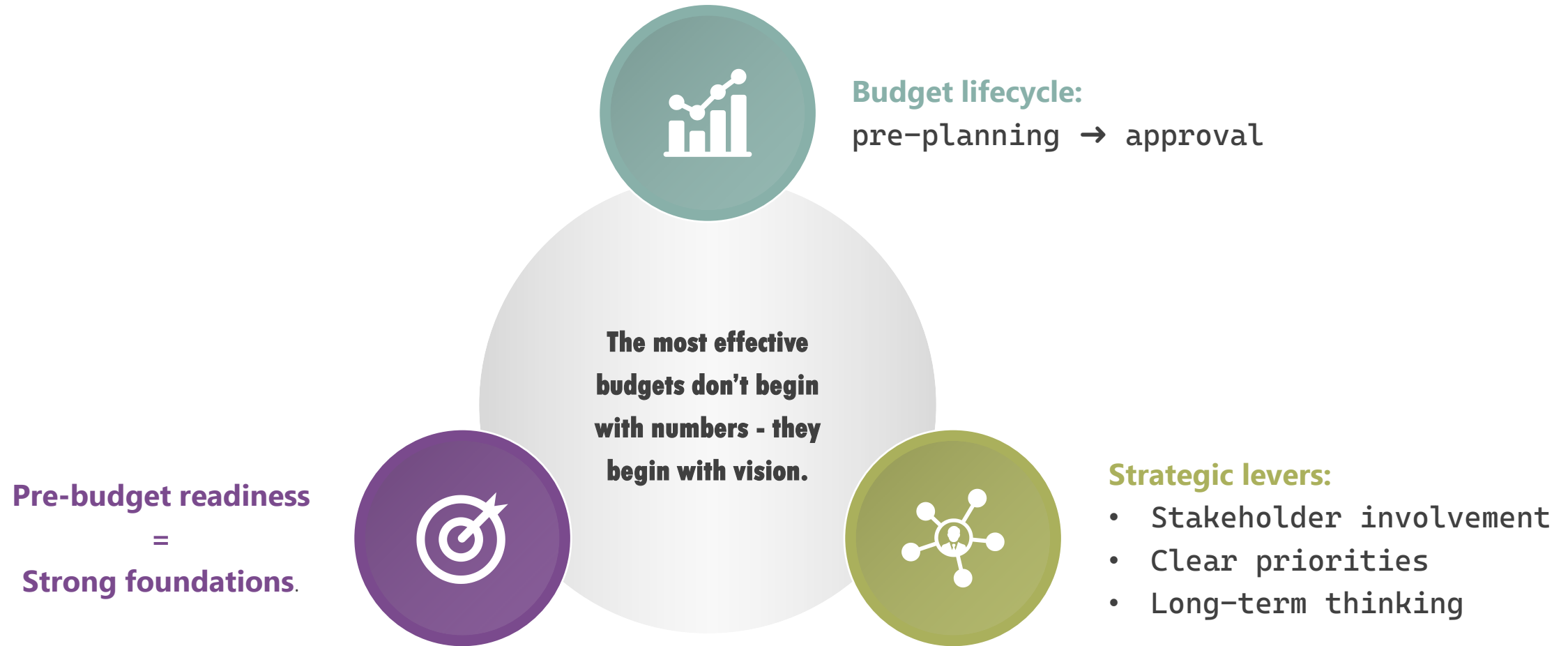


Types of Budgets:



Budget Planning as Strategy

From Vision to Approval



Performance-Driven Budgeting

Linking Dollars to Outcomes



Budgeting with purpose

Inputs → Outputs →
Outcomes



Key measures:

- Efficiency & effectiveness
- Benchmarks & targets



Budgets should tell a story

Polling Question #1

Which best describes your current performance framework?



We track inputs
only
(dollars/people)



Inputs + outputs
(units delivered)



Outcomes tied to
budget decisions



We're just getting
started

New Pressures on the Horizon

Facing the Financial Cliff

Definition:

Current services not fully supported by recurring revenue going forward.



Why 2025:

Multiple federal fiscal events converge; expiring pandemic aid; appropriations/tax changes;



Local impact:

Timing risk (delayed NOFOs / reimbursements), structural gaps.



Polling Question #2

How familiar are you with the term “fiscal cliff” as we’re using it today?



Crystal clear – I
use this framing



Mostly clear –
need a few
examples



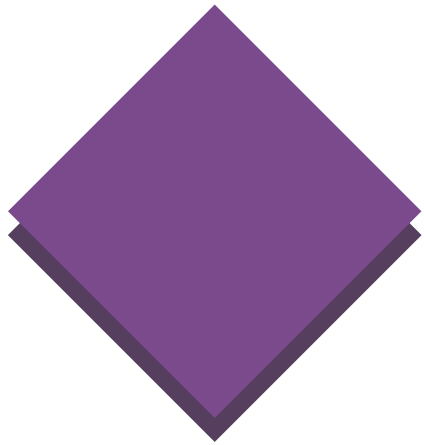
Heard it before –
not confident



New to me

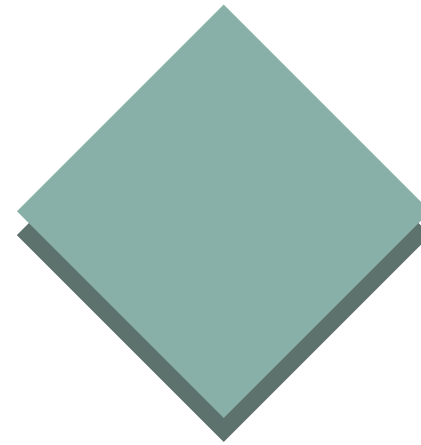
What's Changing & Early Warning Signs

Why This Year Feels Different



What's changing

End of ESSER/pandemic funds,
political/regulatory shifts, increased scrutiny.



Warning signs

Recurring costs on one-time dollars; deferred capital/weak reserves; over-reliance on awards tied to federal timing.

Is Your Organization at Risk?

Common Fiscal Cliff Vulnerabilities

Weak reserves or
delayed capital
planning

“Copy-paste”
budgets with no
performance
review



Recurring costs
funded by
onetime dollars

No multiyear
financial /
capital plans

Reliance on
awards subject
to federal
negotiation
timing

Polling Question #3

Roughly what share of your recurring costs currently sit on one-time funds?



0-5%



6-20%



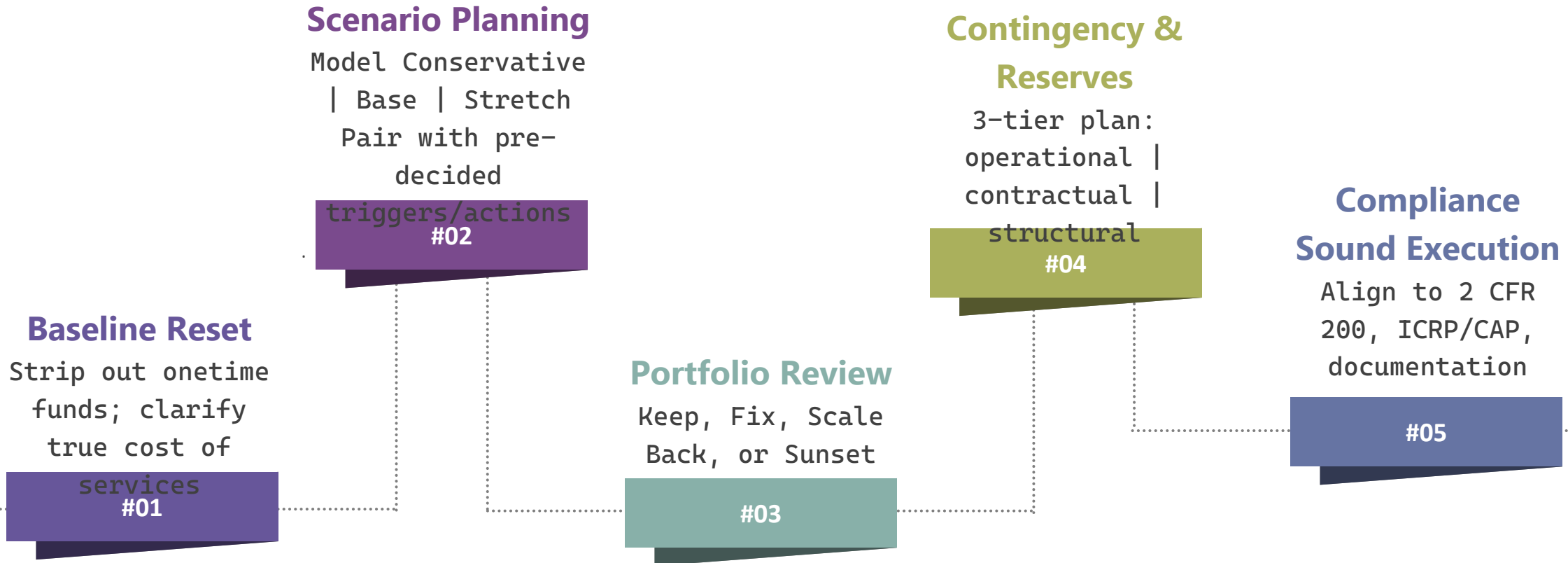
21-35%



Not sure

Fiscal Cliff Playbook

5 Moves to Lead Through It



Communication Is Strategy

Tell the Budget Story - Plain Language. Early. Often.



Use
dashboards
:
recurring
vs. one-
time



Align
stakeholde
rs early
(boards,
staff,
grantors)



Prep FAQs
& myth
busters



Build
trust with
clarity,
not fear

Polling Question #4

If you had to pull one contingency lever first, which would it be?



Hiring pause /
vacancy management



Trim or phase
contracts/services



Defer non-critical
capital

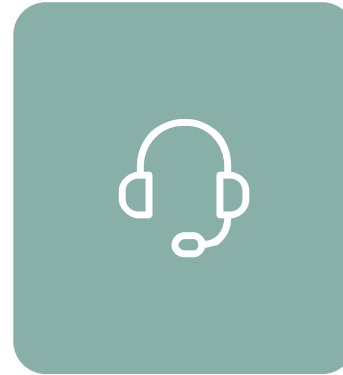


Use reserves
within policy
limits

Practical Takeaways

Strategic Budgeting in Action

Budgeting is
a leadership
act



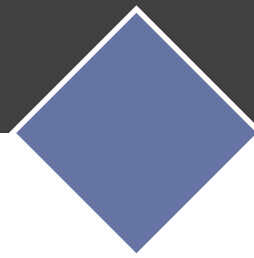
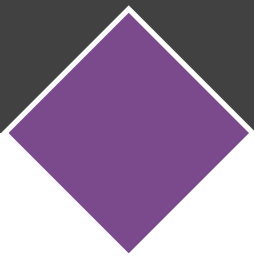
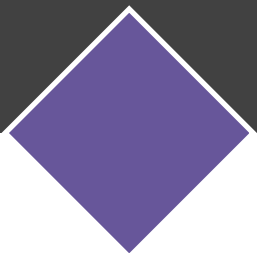
Build trust
with
transparency

Resist the
“copy-paste”
trap



Flexibility
> perfection

Questions



Answers



DECODED®



Optional Resources

- The Budget Book – step-by-step budgeting practices
- DECODED® Academy – training, resources, tools
- Need support? BFS Advisory team is here to help

To Decode more, visit decoded.expert to explore our growing Grant Compliance library:

- Books & eBooks
- Free Tools
- Trainings

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Thank You for Attending!

Be sure to attend our next “Lunch and Learn”!

Executive Orders and Federal Grants - What You Need to Know



12 PM | 16 December 2025

