

Budget vs Actual Review (Template)

Turn variances into actions (and stop repeating the same surprises).

How to use

- Pull your month's actuals from Xero/MYOB/etc.
- Compare against budget (or last month if no budget).
- Focus on the top 5 variances only — then assign actions.

Top variances (fill in)

Line item	Budget	Actual	Variance	Why it happened (root cause)	Action

Decisions

Decision	Owner	Due date