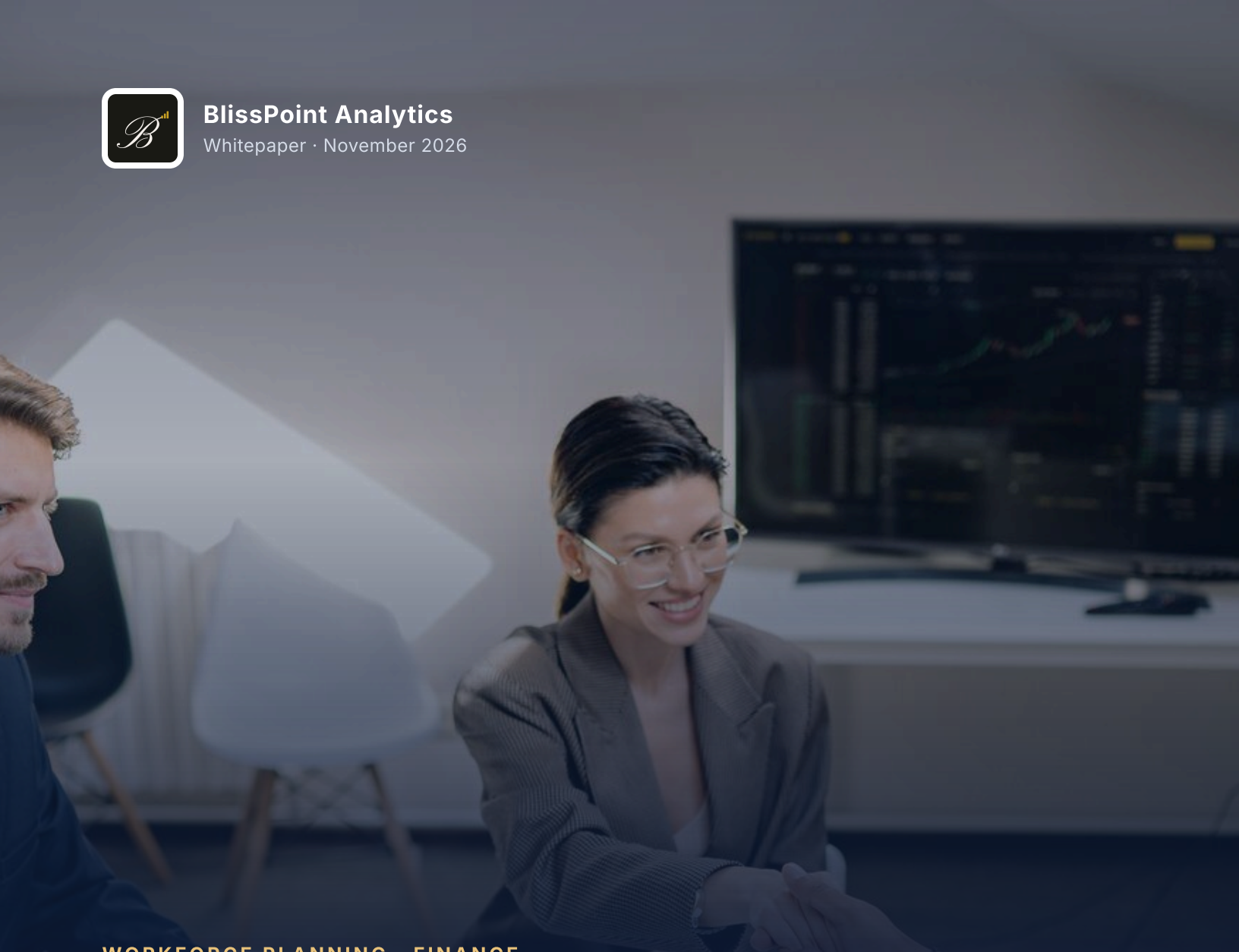


BlissPoint Analytics
Whitepaper · November 2026

WORKFORCE PLANNING · FINANCE

Headcount Planning That Finance Trusts

How to align headcount plans with the financial forecast: fully loaded cost per head from BLS data, scenario modeling, approvals, and an org chart that stays in step with the budget.

By Anthony L. Hammock, M.Sc., BlissPoint Analytics
Data: BLS Employer Costs for Employee Compensation, June 2026; BLS JOLTS 2025
blisspointanalytics.com/resources/whitepapers/headcount-planning-finance

EXECUTIVE SUMMARY

The short answer

Headcount plans earn finance's trust when they are built from the same records as the budget: one list of people and open positions, priced at fully loaded cost, timed by the month each hire starts, and tied to an org chart that changes only through an approved plan. Most of the distrust comes from fragmented data (an HR system, payroll, an applicant tracker and several spreadsheets that each count people differently) rather than from bad forecasting.

$46.89
per hour worked: what U.S. private employers spent on total compensation in June 2026
BLS ECEC[1]

30.0%
of that was benefits: paid leave, insurance, retirement, supplemental and legally required pay
BLS ECEC[1]

42.9%
benefits on top of wages per hour worked, the gap a salary-only plan leaves out
Derived from BLS ECEC

What this paper covers

- **Why the numbers diverge** between HR and finance, and the definitions to agree first (Section 1).
- **Fully loaded cost per head**, built from BLS wage and benefit data, including the paid-leave trap that makes most loaded rates wrong (Section 2).
- **Aligning the plan with the forecast** month by month, with a worked example costed the way the headcount budget planner does it (Section 3).
- **Scenarios**: hiring slips, load rates and reorganizations, side by side (Section 4).
- **Approvals and sync**: keeping the org chart and the budget in step, with an audit-ready checklist (Section 5).

> Finance rarely disputes the plan. It disputes the spreadsheet the plan arrived in.

Not legal or tax advice
Benefit costs and payroll taxes vary by state, plan and employer. Figures here are national averages for planning; confirm your own rates with payroll, benefits and tax advisers.

SECTION 1

Why finance doesn't trust the headcount plan

Ask HR and finance how many people the company employs and you will often get two numbers. Both can be right. They are counting different things from different systems.

Where it diverges	HR's view	Finance's view	Agree this first
Who counts	People on the org chart, including open roles	People on payroll this period	Headcount (people) vs FTE (hours) vs positions (seats)
When a hire costs money	When the offer is accepted	From the first payroll	Cost starts in the start month, prorated
What a person costs	Base salary	Salary plus benefits, taxes and bonus accruals	One loaded-cost rate, written down
Open roles	All approved requisitions	Only roles budgeted for this year	A position list both sides sign
Leavers	Removed from the chart	Backfill assumed at the same cost	An attrition and backfill assumption
Source of truth	HR system	Payroll and the general ledger	Which system wins, field by field

Workforce cost data is fragmented because each system was built for a different job. The HR system knows the reporting line but may not hold current pay; payroll knows pay but not the open roles; the applicant tracker knows the open roles but not their budget. When a plan is stitched together by hand each month, every copy drifts, and no one can show how a number was produced. That is what "not audit-ready" means in practice: the figure cannot be traced back to a record.

> **The fix is structural, not heroic**
> Fewer copies, one position list, one loaded-cost rule and dated versions of the plan. A better spreadsheet does not solve a five-spreadsheet problem.

Turnover belongs in the plan

Plans that assume no one leaves will under-hire. U.S. quits averaged 2.0% of employment a month in 2025[3], so even a stable team needs backfills. Use your own 12-month voluntary rate by department, and decide whether backfills are already in the budget (replacing a leaver at similar pay adds no cost) or are new money.

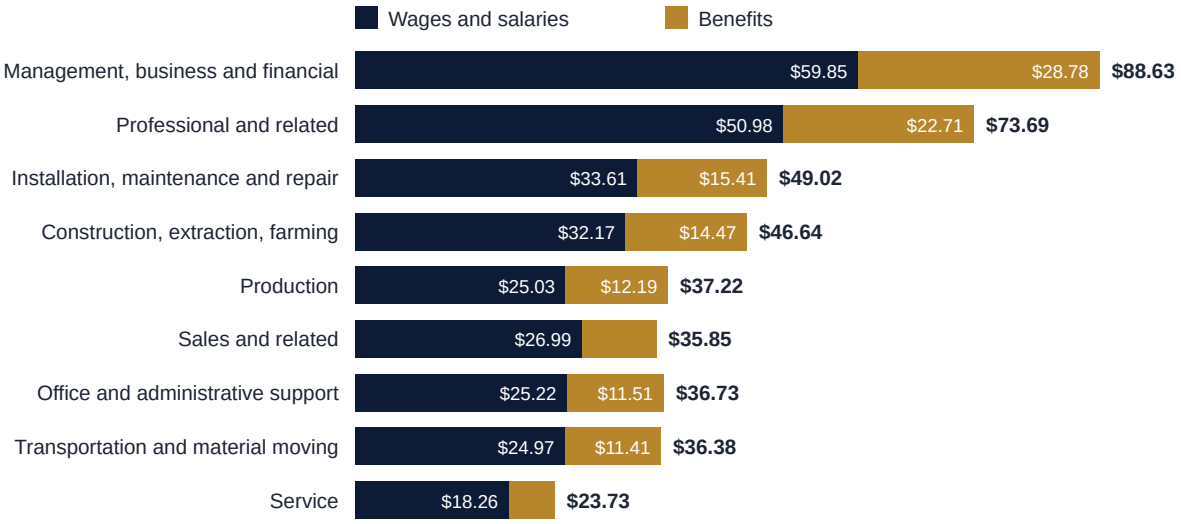
SECTION 2

Fully loaded cost per head

A salary is not what a person costs. The Bureau of Labor Statistics measures the rest every quarter in its Employer Costs for Employee Compensation (ECEC) survey.

In June 2026, U.S. private employers spent $46.89 per hour worked on compensation: $32.82 in wages and salaries (70.0%) and $14.07 in benefits (30.0%).[1] For state and local government the benefits share was 38.8%; for full-time private workers, 31.5%.

Private industry compensation per hour worked by occupational group, June 2026 (USD)



Source: BLS ECEC, Table 4, private industry workers.[2]

What sits inside "benefits"

Component (private industry)	Per hour worked	Share of total compensation
Paid leave (vacation, holidays, sick, personal)	$3.54	7.5%
Insurance (health, life, disability)	$3.69	7.9%
Legally required (Social Security, Medicare, unemployment, workers' compensation)	$3.40	7.3%
Supplemental pay (overtime, shift pay, nonproduction bonuses)	$1.88	4.0%
Retirement and savings	$1.57	3.3%
Total benefits	**$14.07**	**30.0%**

Source: BLS ECEC, June 2026, Table 4.[2] Shares computed from the published dollar figures. BLS will remove workers' compensation costs from ECEC from the December 2026 data.[1]

The paid-leave trap: choosing the right load rate

ECEC measures cost *per hour worked*, so paid leave counts as a benefit. An annual salary already pays for vacation and holidays. Adding ECEC's full benefit ratio on top of salary counts paid leave twice. The table derives three load rates from the same June 2026 private-industry figures; pick the one that matches what your salary figure already includes.

Load rate on top of annual salary	Calculation (private industry)	Rate	Use when
All benefits, per hour worked	$14.07 ÷ $32.82	42.9%	Pricing hours actually worked (contractor comparisons, hourly staffing)
Excluding paid leave	($14.07 − $3.54) ÷ ($32.82 + $3.54)	29.0%	Annual salaries that include paid time off, with overtime and bonuses budgeted here
Excluding paid leave and supplemental pay	($14.07 − $3.54 − $1.88) ÷ ($32.82 + $3.54)	23.8%	Annual salaries, with bonuses and overtime budgeted on their own lines

Source: Derived by BlissPoint Analytics from BLS ECEC, June 2026.[2] National averages; your own benefit plan costs and payroll tax rates come first.

> A national average is a sense check, not a rate. The middle row (29.0%) is a reasonable first draft until payroll gives you your own.

Fully loaded cost per head, written out

```
Loaded annual cost = annual salary × (1 + load rate)
Fully loaded cost per head = loaded annual cost + per-head overhead (equipment, software seats, space)
Planned-hire cost this year = pay range midpoint × (1 + load rate) × months on payroll ÷ 12
```

The headcount budget planner in Organization Viewer applies the first and third lines: each person costs their pay, or their role's pay range midpoint when no pay is entered, times one plus the loaded cost you set (25% to start, adjustable from 0% to 200%).[5] Per-head overhead stays with finance's own model.

> **Check your default**
> A 25% load rate sits near the ECEC-derived figure that excludes paid leave and supplemental pay (23.8%). If bonuses and overtime are not budgeted elsewhere, the 29.0% rate is closer. Set it once, write down why, and get finance to sign it.

SECTION 3

Aligning the headcount plan with the financial forecast

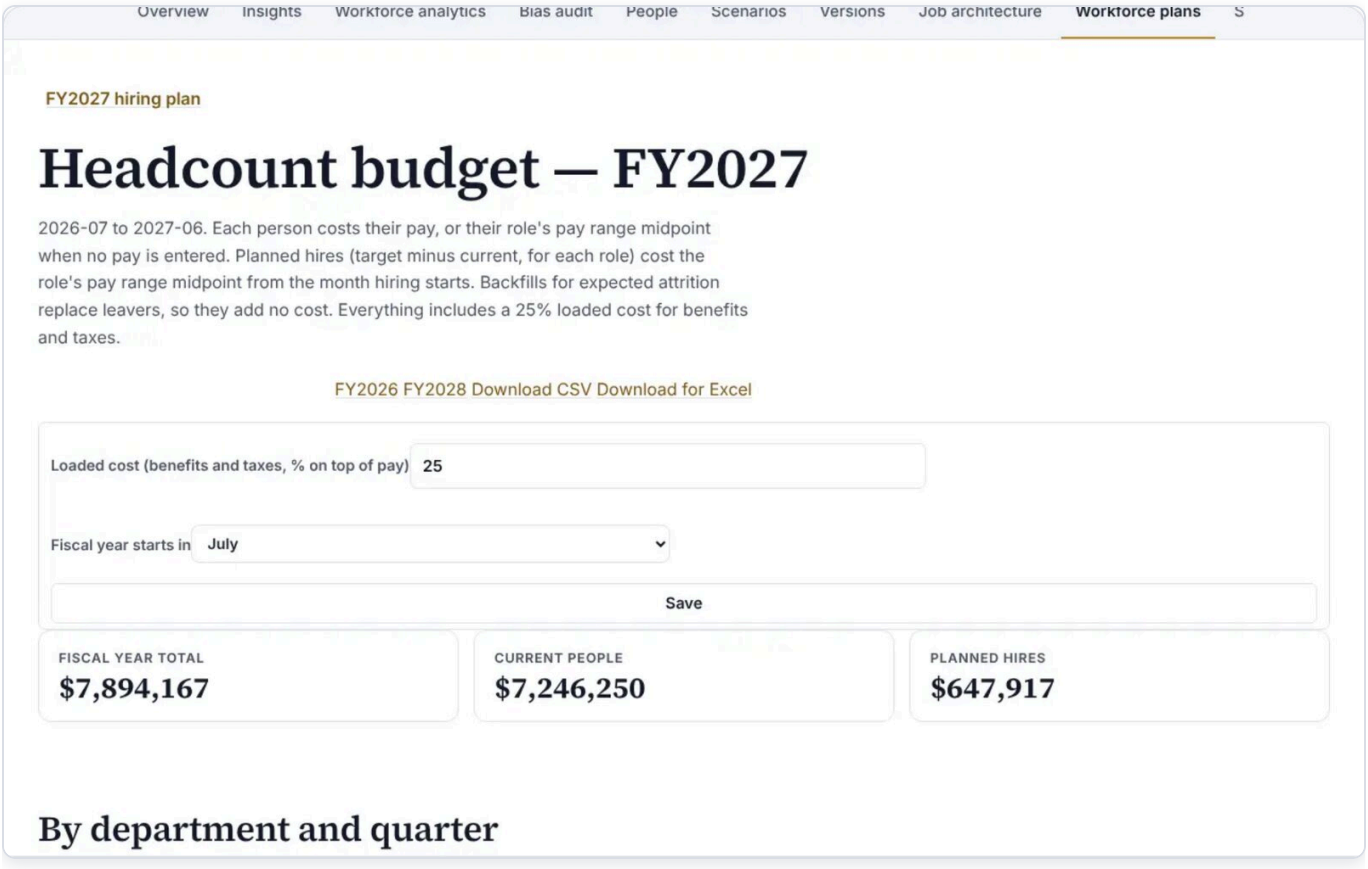
A forecast is monthly; a headcount plan is often a list of roles with a year attached. The bridge between them is the start month.

The worked example below is a fictional company planning fiscal year 2027 (July 2026 to June 2027; fiscal years are named for the year they end in). It is costed with the planner's rules: people at their pay, planned hires (target minus current headcount) at the role's pay range midpoint from the month hiring starts, everything times one plus the load rate.[5, 6] The load rate is 30%, close to the ECEC-derived rate excluding paid leave.

Department and role	People now × pay	Hires × midpoint	Start (months)	Current cost	Planned hires	Total
Engineering Software engineer, target 13	10 × $125,000	3 × $130,000	Oct 2026 (9)	$1,625,000	$380,250	$2,005,250
Customer support Support specialist, target 10	8 × $52,000	2 × $50,000	Jan 2027 (6)	$540,800	$65,000	$605,800
Finance Financial analyst, target 3	3 × $85,000	–	–	$331,500	$0	$331,500
Total, FY2027 at 30% load				**$2,497,300**	**$445,250**	**$2,942,550**

Source: Fictional example. Costing rules: BlissPoint Analytics headcount budget planner.

The headcount budget planner: FY2027 for the sample company, with the loaded cost and fiscal year settings



Screenshot of the headcount budget planner feature page, fictional sample company. Totals by department, month and quarter download as CSV, or as a CSV for Excel, for the finance model.

Three things make this table finance-ready. Every number traces to a record (a person's pay or a role's range). Hires are prorated by start month, so the three engineers starting in October cost nine months each, not twelve: $380,250 rather than $507,000. And the load rate is one stated number, so a change to it moves every line consistently.

The same plan, by fiscal quarter

FY2027 at 30% load	Q1 (Jul–Sep)	Q2 (Oct–Dec)	Q3 (Jan–Mar)	Q4 (Apr–Jun)	Year
Salary cost, loaded	$624,325	$751,075	$783,575	$783,575	$2,942,550

The quarterly path is what the forecast needs: cost steps up in Q2 when the engineers start and again in Q3 with the support hires. A plan that shows only the year-end run rate ($3,134,300 a year at Q4's level) overstates this year's cost by $191,750.

SECTION 4

Scenario modeling

Finance plans in ranges. Give it the same plan under the assumptions most likely to move: when hires start, what a head costs, and how the organization is shaped.

Scenario (FY2027, same people and targets)	Load rate	Current people	Planned hires	Total	vs base
Base: hires start as planned	30%	$2,497,300	$445,250	$2,942,550	–
Hiring slips one quarter	30%	$2,497,300	$286,000	$2,783,300	−$159,250
Lower load rate (the planner's default)	25%	$2,401,250	$428,125	$2,829,375	−$113,175
ECEC all-benefits ratio (counts paid leave twice)	43%	$2,747,030	$489,775	$3,236,805	$294,255

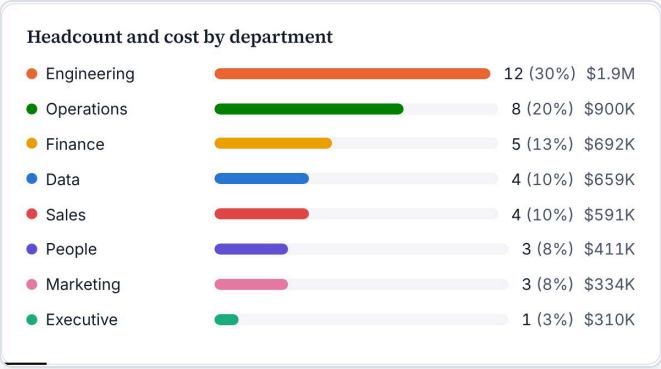
Source: Fictional example, costed with the planner's rules. The 43% row rounds the ECEC per-hour-worked ratio and is shown to size the paid-leave error, not as a recommendation.

The spread is the point. A one-quarter hiring delay is worth $159,250 in this example, almost as much as the $113,175 between a 25% and a 30% load rate. Both belong in the forecast conversation, and both are cheaper to agree before the year starts than to explain after.

Reorganization scenarios: the same plan on a different chart

In Organization Viewer, a scenario is a private copy of the org chart where people can be moved, positions added and reporting lines changed without touching the live chart. The headcount budget can compare the same plan's cost on today's chart and on a draft, by department.[5, 6] A reorganization that moves two support specialists into a new customer success team leaves the total unchanged but moves cost between departments, and that is exactly what a department budget owner needs to see before signing.

Headcount and cost by department



Where the people and the money sit



From the public Organization Viewer demo, a fictional sample company.

SECTION 5

Approvals, and keeping the org chart and the budget in sync



A plan stays trusted only if the chart and the budget cannot drift apart between approvals.

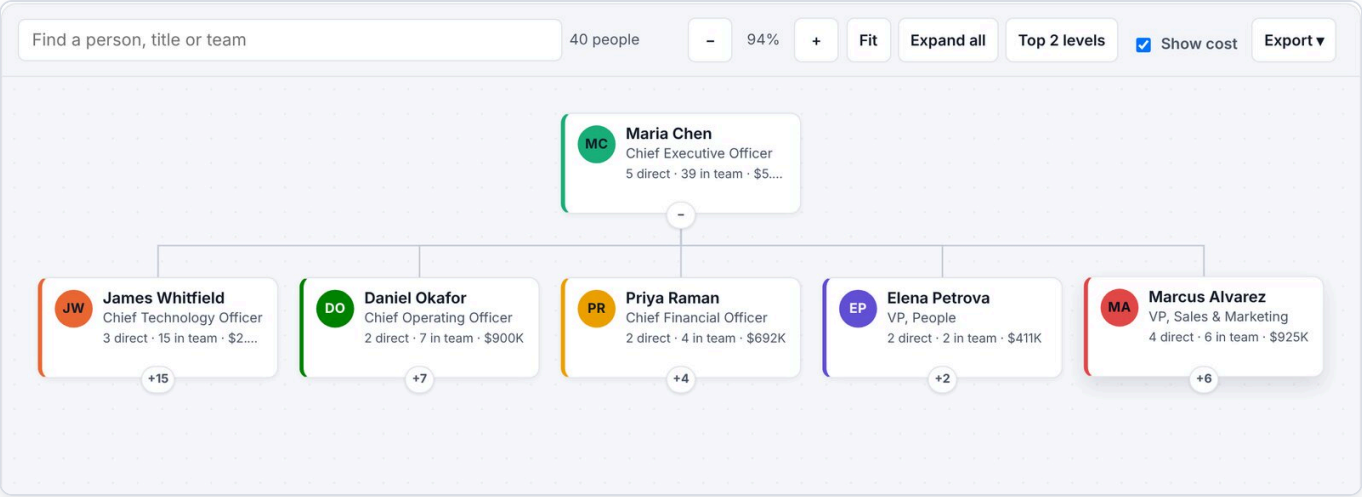
A simple approval flow

1. **Propose.** A department head drafts the change as a scenario or a set of role targets, with start months.
2. **Cost.** HR or finance prices it with the agreed load rate and compares it with the current plan, by department.
3. **Approve.** The budget owner signs the difference, not just the total. Record who approved what, and when.
4. **Make it live.** Only the approved version changes the live org chart and the plan of record.
5. **Reconcile monthly.** Compare the plan with payroll actuals; explain variances by cause (start dates, pay, leavers).

Step	In Organization Viewer	In your own process
Draft a change	Scenarios: a private copy of the chart; nothing changes for anyone else until it is made live	–
Cost it	Headcount budget by department, month and quarter; comparison with a draft chart	Per-head overhead in finance's model
Approve it	Editors, admins and owners can create and edit scenarios; only members allowed to see pay see any figures	Sign-off and routing: email, your ticketing or finance system
Make it live	Make a scenario live; the live chart becomes the scenario	Record the approval reference
Keep it current	Sync people from your HR system or directory, or import a CSV	Payroll reconciliation each month
Hand to finance	Download CSV or CSV for Excel	Load into the forecast

Source: Organization Viewer help: Plan a reorganization with scenarios; Budget a workforce plan's salary cost.

The org chart with cost shown: each leader's team size and annual team cost



An audit-ready checklist

Test	Pass when
One position list	Every budgeted head is a named person or an open position with a role and pay range
One load rate	Written down with its source (your payroll data, or the ECEC derivation) and signed by finance
Dated start months	Every planned hire has a start month; proration is visible
Versioned plan	The approved version is kept; changes come through scenarios, not edits to the live chart
Traceable totals	Department totals reproduce from the CSV export without manual adjustments
Access control	Only people allowed to see pay see figures, in the tool and in exports
Monthly reconciliation	Plan vs payroll variance explained by cause, with an owner

> Audit-ready means boring: every figure has a record, an owner and a date.

What the tool does not do

Organization Viewer has no built-in approval routing or sign-off record. Keep approvals in the system your finance team already audits, and reference them when a scenario is made live.

NEXT STEPS

What to do next

Start with the definitions and the load rate, then move the plan onto one set of records. These pages and free tools help:

Headcount budget planner
Salary cost by department, month and quarter from your workforce plan, with a loaded cost and CSV export.

Headcount and budget forecast
The month-by-month path from today's headcount and cost to the plan's targets.

Live demo
The org chart, department cost roll-ups and treemap from this paper. No sign-in.

Scenarios help article
Draft a reorganization, compare it, then make it live.

How to Measure the ROI of People Analytics
The companion whitepaper: turnover cost, time saved and a CFO-ready ROI case.

HR analytics ROI calculator
Value fewer resignations and hours of reporting saved on your own numbers.

Workforce analytics consulting
Fixed-fee help from an I-O psychology consultant.

Pricing
Organization Viewer is free for companies of up to 50 people, with every feature.

Disclaimer

This paper is informational, not legal, tax, accounting or financial advice. The worked example is fictional. National averages from BLS are for planning only; use your own payroll, benefits and tax figures.

More from BlissPoint Analytics: What is BlissPoint Analytics? · Workforce analytics reports · Occupation Atlas · Hiring veterans guide

SOURCES

References

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6. BlissPoint Analytics Help. Budget a workforce plan's salary cost; Plan a reorganization with scenarios. https://www.blisspointanalytics.com/help/headcount-budget?utm_source=whitepaper&utm_medium=pdf&utm_campaign=headcount-planning-finance

All BLS figures were read on bls.gov. ECEC dollar figures are per hour worked; the load rates in Section 2 are derived from them by BlissPoint Analytics, and the shares in the benefits table are computed from the published dollar amounts. Organization Viewer features are described from its public feature and help pages.

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Screenshots are of BlissPoint Analytics tools on blisspointanalytics.com, captured November 2026; Organization Viewer screenshots show a fictional sample company.

About BlissPoint Analytics

BlissPoint Analytics builds workforce analytics tools grounded in industrial and organizational psychology: Organization Viewer for org charts, costs and workforce planning, the free Occupation Atlas, and free calculators for HR and finance leaders. It was founded by Anthony L. Hammock, M.Sc., a 20+ year Industrial and Organizational Psychology consultant, software developer, and Brandeis University graduate studies professor of Talent Insights and Workforce Metrics.

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