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Fractional CFO: The Client Fit Checklist

How to Identify High-Value Advisory Clients Without Wasting Time on Bad Calls, Price Shoppers, or Scope-Creep Headaches

HOW TO USE THIS GUIDE

This is not a theory guide. It's a **pre-call filter**. Use this checklist **before you book or take any discovery call**.
Your goal is simple: → Only speak with clients who are actually worth your time
Run every inbound lead, referral, or prospect through this. If they don't pass, don't take the call.

More calls ≠ more revenue
Better calls = better clients

The Guide: Client Fit Checklist

1 Section 1: Business Stability

- ☐ The business generates consistent revenue (not volatile or declining)
- ☐ They are not in "survival mode" financially
- ☐ They have operational complexity (team, payroll, multiple moving parts)
- ☐ They are beyond basic bookkeeping or tax needs

If the business is unstable, they will not value strategic guidance.

2 Section 2: Decision-Maker Access

- ☐ You are speaking directly with the owner or founder
- ☐ They have authority to approve spend
- ☐ You are not dealing with an assistant, bookkeeper, or middle layer
- ☐ There is no long approval chain slowing decisions

If you don't have access to the decision-maker, the deal is already weak.

3 Section 3: Problem Awareness

- ☐ They can clearly explain what's not working financially
- ☐ They feel the impact of poor visibility or decision-making
- ☐ They are actively trying to fix the issue (not just "curious")
- ☐ They are not expecting free advice or a quick audit

No urgency = no deal

4 Section 4: Value Perception

- ☐ They see finance as a strategic function, not just compliance
- ☐ They ask about decisions, not just reports
- ☐ They are not anchoring the conversation around price
- ☐ They understand that good financial guidance is an investment

If they see you as a cost, they will treat you like one.

5 Section 5: Scope & Expectations

- ☐ They respect boundaries during early conversations
- ☐ They are not asking for "just one more thing" immediately
- ☐ They understand ongoing support requires structure
- ☐ They are not expecting unlimited access or instant responses

Scope creep always shows up early — pay attention.

6 Section 6: Timeline & Intent

- ☐ They want to move forward within 30 days
- ☐ They are not just exploring or "shopping around"
- ☐ They are not comparing multiple low-cost options
- ☐ They are willing to commit if there's a fit

Serious clients move. Tire-kickers stall.

The Decision Rule

After reviewing all sections:

1. 5–6 sections pass → **Strong fit. Take the call.**
2. 3–4 sections pass → **Proceed with caution.**
3. 0–2 sections pass → **Do not take the call.**

Your time is your leverage. Protect it.

Why This Checklist Is Important

Most fractional CFOs don't have a lead problem. They have a filtering problem. They:

1. Take too many low-quality calls
2. Try to "make it work" with the wrong clients
3. Get stuck in long, unproductive sales cycles
4. Deal with price pushback and scope creep

The best CFOs don't close more deals. They avoid the wrong ones entirely. That's how they:

1. Keep their calendar clean
2. Maintain pricing power
3. Work with better clients
4. Scale without burnout

If you want to go beyond filtering and build a system that:

1. Attracts better-fit clients automatically
2. Pre-qualifies leads before they reach you
3. Positions you as the obvious choice before the call
4. And removes wasted time from your pipeline

Then let's map it out.

Book a Free Strategy Session

We'll walk through your current pipeline and show you how to filter, position, and convert at a higher level — without wasting time on bad opportunities.

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