

FOR FRACTIONAL CFOS

Fractional CFOs: What to Say When Clients Keep Saying "Can You Also..."

How to protect your retainer when clients keep adding extra work — **without discounting your fee, hurting the relationship, or letting "quick questions" quietly destroy your margins.**

HOW TO USE THIS SCRIPT SHEET

This is not a client service guide. *it's a boundary protection tool.*

- Protect the retainer and your margin
 - Keep the client relationship strong
 - Stop extra work from becoming expected
 - Use the first time the boundary is tested
 - Acknowledge → clarify scope → offer the next step
 - Don't memorize — respond like an operator
- stay a strategic CFO - not unlimited finance support.*
- the earlier you set the line, the easier it is to keep.*

THE SCRIPT SHEET · 10 "CAN YOU ALSO..." SCENARIOS

1 "Can you also take a quick look at this?"
review it before you absorb it.

× Most CFOs: say yes — then the client keeps asking.

SAY THIS INSTEAD

"Happy to take a look. First, let's make sure it fits the scope we agreed on. If it's tied to current priorities, I'll include it. If it's a separate analysis, I'll outline what it would take."

→ You're not rejecting the client — you're protecting the structure. Extra work gets reviewed before it gets absorbed.

2 "Can you join one more meeting?"
make access valuable.

× Most CFOs: jump on the call — and destroy the cadence.

SAY THIS INSTEAD

"I can support that, but our cadence is built around the monthly review and agreed touchpoints. If it's critical to a financial decision, we can use a scheduled session or add an advisory call."

→ Clients shouldn't assume unlimited meetings are included just because they pay a retainer.

3 "Can you build this extra report?"
from more reports to better decisions.

× Most CFOs: build it — then reporting requests multiply.

SAY THIS INSTEAD

"Before we build it, I'd want to understand what decision it's meant to support. If it ties to current priorities, we'll work it into the reporting structure. If it's a new need, I'll scope it separately."

→ Keeps you positioned as financial leadership — not report production.

4 "Can you help with this bookkeeping issue?"
reinforce the role.

× Most CFOs: help because they can — and become the catch-all.

SAY THIS INSTEAD

"That's outside the CFO advisory scope. I can identify what needs to happen and who should own it, but I wouldn't execute it directly. My role is visibility, decision support, and oversight."

→ You're not bookkeeping support. You're the strategic finance operator.

5 "Can you turn this around by tomorrow?"
attach tradeoffs to urgency.

× Most CFOs: rush — and urgency becomes the norm.

SAY THIS INSTEAD

"I understand it feels urgent. To protect quality, we'd need to adjust priorities — either replace something already planned this week, or treat it as an expedited request outside scope."

→ You're not refusing urgency. You're attaching tradeoffs to it — like a serious operator.

6 "Can you just review this before we decide?"
your judgment is the product.

× Most CFOs: give free strategy on demand.

SAY THIS INSTEAD

"Yes, I can review it. To give you useful guidance, I'd want to look at it properly instead of giving a quick reaction. If it's outside our current focus, I'll scope the review so we handle it correctly."

→ Stops high-value thinking from being treated like a free side task.

7 "Can we add this into the retainer?"
expand - but never silently.

× Most CFOs: say yes to preserve the relationship.

SAY THIS INSTEAD

"We can absolutely discuss it. I'd just separate two things: what's included now, and what would expand scope. If it becomes ongoing, we should adjust the engagement so support matches the work."

→ You leave room to expand the engagement — without letting it happen silently.

8 "This should only take a few minutes."
re-frame value away from time.

× Most CFOs: accept the framing. That's the mistake.

SAY THIS INSTEAD

"It may only take a few minutes to answer, but the value is in knowing what to look for and how it affects the decision. Let's decide whether this fits scope or should be a separate advisory item."

→ Fractional CFOs don't get paid for minutes. They get paid for judgment.

9 "Can you help our team with this too?"
stay in the executive seat.

× Most CFOs: become trainer, manager, and support desk.

SAY THIS INSTEAD

"I can give strategic direction on what the team needs to do, but ongoing training or hands-on support is separate from the CFO advisory retainer. If you want it included, we can structure it properly."

→ You provide direction. You're not becoming internal staff.

10 The client keeps testing boundaries.
the reset conversation.

× Most CFOs: tolerate it until resentment builds.

SAY THIS INSTEAD

"I want to reset expectations so this stays productive for both sides. The retainer is built around CFO-level visibility and decision support. Some recent requests are moving outside that — we can tighten back, or discuss expanding."

→ Don't wait until you're frustrated. Say it early. Say it calmly. Say it clearly.

WHY THIS MATTERS

Margin doesn't vanish. It leaks through tiny yeses.

Most fractional CFOs don't lose margin all at once. **They lose it through a few extra calls, a few extra reports, and a few "quick questions"** — until the client expects unlimited access.

MOST CFOS BLAME:

- × Too much delivery work
- × A demanding client
- × Bad time management
- × "Just being helpful"

IN REALITY, THE LEAK IS:

- Weak or unspoken boundaries
- Scope that expanded silently
- Judgment given away for free
- Positioning as support, not leadership

THE REAL REASON RETAINERS LEAK

It's almost never one big ask. It's a look, a call, a report, and a "quick question."

catch it early - scope creep is a positioning problem not a delivery problem.

WANT HELP PROTECTING YOUR RETAINER —

we'll show you exactly where your offer creates scope creep.

Apply for a Fractional CFO Growth Strategy Session

DESIGNED SPECIFICALLY FOR:

- Fractional CFOs, virtual CFOs & strategic finance consultants
- Advisory-focused accountants tired of becoming the catch-all
- Operators whose retainers keep expanding without re-pricing

Book a Free Strategy Session →

We'll identify where your offer is creating scope creep, how your positioning shapes client expectations, and how to structure retainers so clients respect the work — and the boundaries.

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