FOR FRACTIONAL CFOS

Fractional CFOs: The $5K Pricing Sheet

price, package & protect premium monthly retainers.

How to structure, package, and present **$5,000+ monthly retainers** with confidence — without custom quotes, hourly pricing, or quoting from scratch every time.

HOW TO USE THIS SHEET

This is not a price list. *it's a positioning system.*

- → Stop pricing your work by the hour
- → Sell outcomes and decisions, not deliverables
- → Define the scope before the client does

a $5k retainer should never feel random.

- → Anchor every quote to a standard tier
- → Hold the price — adjust scope, not value
- → Sound like financial leadership, not bookkeeping

price the problem - not the tasks.

THE ANCHOR TIERS · 3 RETAINERS THAT MAKE $5K+ OBVIOUS

$5K/month
Strategic CFO Foundation

visibility & rhythm.

Best for businesses with **consistent revenue** and owner-led decisions that need stronger visibility, forecasting, and a recurring CFO cadence.

WHAT'S INCLUDED

- ✓ Monthly CFO strategy review
- ✓ Rolling cash flow forecast
- ✓ CEO leadership dashboard
- ✓ Monthly profitability review
- ✓ Strategic decision support

> *"A recurring CFO rhythm — better visibility, cleaner decisions, and fewer surprises every month."*

Not included: bookkeeping, tax prep, payroll processing, unlimited meetings.

★ MOST CHOSEN

$7.5K/month
Growth CFO Partner

control, not guesswork.

Best for **growing businesses** with more complexity, bigger decisions, and hiring or margin pressure that need more frequent leadership.

EVERYTHING IN $5K, *plus*

- ✓ Biweekly CFO strategy calls
- ✓ Advanced cash flow planning
- ✓ Margin & pricing review
- ✓ Hiring & payroll visibility
- ✓ Monthly priority memo

> *"Stronger visibility and more frequent guidance so growth decisions are made with control, not guesswork."*

Not included: bookkeeping execution, finance-staff management, tax filings.

$10K/month
Embedded Fractional CFO

executive-level oversight.

Best for companies **scaling aggressively** or preparing for funding, acquisition, or expansion that need weekly, executive-level CFO involvement.

EVERYTHING IN $7.5K, *plus*

- ✓ Weekly CFO leadership call
- ✓ Executive financial dashboard
- ✓ Scenario & growth planning
- ✓ 90-day strategic finance roadmap
- ✓ Board / investor / lender prep

> *"Embedded CFO leadership — without the cost, commitment, or overhead of a full-time executive hire."*

Not included: full-time availability, daily finance-dept management, unlimited reporting.

The copy & paste objection scripts

what to say when they push back - without discounting your value.

Pricing Conversation · [Prospect] pushes back on a $5K+ retainer

THEY SAY	YOU SAY
"That's more than we expected."	*"Totally fair. Compared to what you expected — what feels high about it?"* (Make them name the comparison before you respond.)
"Can we start smaller?"	*"We can adjust the scope. I wouldn't reduce the investment without also reducing what we're solving — which outcomes matter most right now?"*
"We need to think about it."	*"Makes sense. Usually that's timing, value, or fit — which one feels most accurate?"*
"What exactly do we get?"	*"The value isn't more deliverables — it's better visibility, better decisions, and fewer expensive surprises. The deliverables exist to support that."*
"That feels expensive."	*"It is — if you're comparing it to basic finance support. It's a different conversation if the business needs leadership around cash flow, hiring, and margins."*

PRICING MISTAKES TO AVOID

- × Selling too many deliverables instead of one clear outcome
- × Building every offer custom from scratch
- × Pricing below the cost of the problem
- × Including "unlimited" access or support
- × Discounting the moment they hesitate
- × Anchoring yourself to "more than a bookkeeper"

PROTECT THE SCOPE

- → **Define what is included** — cadence, reporting, decisions
- → **Define what is not** — bookkeeping, tax, cleanup, payroll
- → Use the **"add or replace"** rule for new requests
- → Review scope at the end of every month
- → Raise scope **before** resentment builds

use tiers as anchors - customize only where needed.

WHY THIS MATTERS

The price isn't the problem. *the positioning is.*

WHEN YOU PRICE LIKE LABOR:

- × Clients count your hours
- × Every quote is custom
- × Discounts become the norm
- × You sound like bookkeeping

WHEN YOU PRICE LIKE LEADERSHIP:

- → $5K reads as leverage
- → Tiers anchor the value
- → Scope stays protected
- → Premium retainers hold

if the client only needs tasks, $5k feels expensive. if they need leadership, it feels like leverage.

WANT HELP PRICING AND POSITIONING YOUR CFO OFFER —

we'll show you where your pricing is leaving money on the table.

Apply for a Fractional CFO Growth Strategy Session

DESIGNED SPECIFICALLY FOR:

- Fractional CFOs, Virtual CFOs & independent CFO consultants
- Advisory firms moving into premium monthly retainers
- CFOs who want higher retainers, cleaner scope, and better clients

Book a Free Strategy Session →

We'll identify where your pricing is too low, where your offer is unclear, and which tier structure makes the most sense — so you can raise retainers, tighten scope, and reduce price pushback before they sign.

square1grp.com/brainstormsession