

The Full-Time CFO: An Endangered Species?

Why Growing Businesses Are Choosing Fractional Financial Leadership

Dinosaurs. Floppy disks. The full-time CFO is becoming the next name on that list — not because finance leadership matters less, but because the traditional model no longer fits how growing businesses actually need it delivered.

A full-time CFO means a full salary, five days a week, tied to one business — whether or not that business has five days' worth of strategic finance work to give them. A fractional CFO flips that: a flexible cost, focused days where they're actually needed, and immediate impact from day one.

For growing businesses, that difference matters. You get senior financial expertise exactly when decisions are being made — forecasting, cash visibility, funding readiness, performance reporting — without carrying the permanent cost of a full-time hire.

The species isn't dying out because it's no longer needed. It's dying out because fractional leadership now delivers the same expertise, more flexibly, at a fraction of the cost.

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