

# CAC Payback Audit Checklist

Quarterly review | Run before board meetings and budget cycles

[fiscallion.io](https://fiscallion.io)

Use this to assess whether your current CAC payback calculation and process is decision-grade.

**Print it, or drop it into your next quarterly finance review.**

<input type="checkbox"/>	1. Confirm your formula uses new cohort MRR, not total book ARPA.
<input type="checkbox"/>	2. Confirm you are using subscription gross margin, not blended company gross margin.
<input type="checkbox"/>	3. Confirm all SDR, BDR, and customer success costs are included in your CAC — not sitting in separate budget lines.
<input type="checkbox"/>	4. Break payback out by acquisition channel. Identify which channel is above your target.
<input type="checkbox"/>	5. Check annual logo churn. If it is above 10%, adjust your payback target threshold.
<input type="checkbox"/>	6. Model the unrecovered CAC balance: new customers this quarter $\times$ CAC – recoveries to date.
<input type="checkbox"/>	7. If annual prepay exceeds 30% of bookings, track cash payback and recognized-revenue payback separately.
<input type="checkbox"/>	8. Before any acquisition budget increase, confirm channel-level payback at the proposed spend level.
<input type="checkbox"/>	9. Set a decision rule: at what payback threshold do you pause acquisition spend and investigate?

*Run this audit once per quarter. The math is straightforward; the discipline is in doing it consistently.*

## Need help running this audit?

Book a working session. We'll segment your acquisition data, correct the formula inputs, and connect payback to your cash model and headcount plan.

→ [Book a growth call](#)