Checklist: When Professional Service Firms Should Say No to Business

A framework for vetting new business and retiring clients; Adapted from Gina Rubel's conversation on The Rainmaker Podcast with Scott Love.

Why It Matters: Saying no to the wrong business is a strategic move, not a missed opportunity. Taking on misaligned clients drains capacity, damages culture and puts reputation at risk. Professional service firms that say no when they should earn more respect than firms that say yes to everything.

Start With Your Core Values: Every decision to say no should be traced back to a clear set of core values. At Furia Rubel those values are integrity, transparency, collaboration and respect, and all four must run in both directions.

THE RED FLAG CHECKLIST

Scope mismatch	The client wants support outside of your expertise or licensure. Doing it anyway can amount to malpractice.
Devalues your fees	The client expects senior-level work at a fraction of your rate.
Ethical or cultural misalignment	The client wants you to do something you would not do ethically or there is a misalignment of values.
Capacity strain	Your team cannot deliver its best work without sacrificing quality.
Conflict of interest	An existing relationship or situation creates a conflict of interest.
Gatekeeping	A contact blocks access to necessary decision makers and thought leaders – making it harder for you to do your job effectively.
Manufactured urgency	Everything is treated as an emergency regardless of actual stakes.
Resistant to counsel	The client will not act on the counsel for which they have invested.
Unproven ambition	The client wants outsized visibility with no track record or relevant story to achieve the expectation.
Profit over quality	The relationship is driven only by margin, not the quality of the work.

No Doesn't Always Mean No: A red flag does not have to end in a flat rejection. Often the honest answer is "yes, and," such as accepting the work on a later timeline when your team is already at capacity, on different terms or with a different team member. Clients respect transparency about real constraints more than a vague decline, whether it is bandwidth, timing or conflict.

Retiring Existing Business: The same values and red flags apply to existing relationships. If a client no longer respects your counsel, consistently disregards agreed terms or has drifted from a values fit, that is a signal to scale back or exit the relationship respectfully. Do it without burning bridges.

Three Steps to Put This Into Practice:

1. Know your core values and write them down before you need them.
2. Define what a right-fit client looks like for your firm, in writing.
3. Build a red flag checklist and use it consistently, for new prospects and existing clients.