

The Signal-to-Money Lag Calculator

Prove your early signal actually runs ahead of the money

An early signal is only useful if it predicts money. Before you lean on one, look back through your own records and check whether it has ever moved before the money did, and by how long. If you can see it, you have a real signal and a warning window. If you cannot, you have a hypothesis. Below is a completed example. On the next page, run it on your own numbers.

Worked Example: A Ten-Person Marketing Consultancy Checking Its Lead Signal

Aurora Marketing added AI content generation six months ago and lead volume climbed. The founder wants to know whether "qualified leads per week" is a real early signal for closed deal revenue, or just motion.

MONTH	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
SIGNAL leads / wk	14	15	16	23	18	17	16	28	30	32	29	25
MONEY closed / mo	\$38k	\$40k	\$42k	\$41k	\$44k	\$52k	\$58k	\$55k	\$55k	\$53k	\$54k	\$56k

SPIKE 1	Signal jumped in M4 (23 leads/wk, up from 16). Money jumped in M7 (\$58k, up from \$42k baseline). Lag = 3 months . A clean run-ahead.
SPIKE 2	Signal jumped in M8 (28 leads/wk) and kept climbing to 32 in M10. Money did not follow: it drifted between \$53k and \$56k for four months. Lag = none observed . Volume up, conversion down.
WHAT CHANGED	Spike 1 came from a targeted campaign. Spike 2 came from AI-generated content sent broadly. More leads, worse-fit leads. The signal number was the same shape, the leads underneath it were not.

VERDICT

Signal is real, with a 3-month warning window, but only when the leads underneath it are the same kind. From now on, track qualified-lead volume alongside the conversion rate on those leads. A volume rise with a conversion drop is not the signal, it is a trap.

Notice the shape: twelve months of your own data, two or three signal spikes to trace, one honest lag or none, and a decision about whether you can trust the number on your dashboard.

Run It On Your Own Numbers

Work through the four steps in order. You will need twelve months of your own records for both the signal you want to test and the money line it should predict. Ten minutes with a spreadsheet open beats a year of trusting the wrong number.

STEP 1 Name the early signal you want to test.

Something you already measure or can measure now. Not a feeling, a number. Examples: qualified leads per week, quotes sent same day, calls answered under thirty seconds, satisfaction score.

STEP 2 Name the money line it should predict.

The dollar figure this signal should eventually move. Examples: new customer revenue, closed deal value, monthly recurring revenue, contribution margin.

STEP 3 Pull twelve months of both numbers, side by side.

MONTH	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
SIGNAL												
MONEY												

STEP 4 Find each signal spike, then count how many months later the money moved.

SIGNAL SPIKE 1 Month _____ Money moved: month _____ Lag: _____ months

SIGNAL SPIKE 2 Month _____ Money moved: month _____ Lag: _____ months

SIGNAL SPIKE 3 Month _____ Money moved: month _____ Lag: _____ months

AVERAGE LAG (YOUR WARNING WINDOW)

READ THE VERDICT

Lag is consistent Real signal. Put it on your monthly dashboard with the warning window you found.

Lag is inconsistent Something else is driving one of the spikes. Check the quality behind the signal (conversion, fit) before you trust it.

No lag at all Hypothesis, not signal. Fine to act on, but not to bet on.

Turn Your Lag Into a Warning System

Paste the prompt below into your AI assistant, then paste in what you found: the signal you tested, the money line, the three spikes and the lag you measured for each. It will not jump to a verdict. First it stress-tests the numbers, then asks a few focused questions. Answer them, and it will give you one sentence for your dashboard, one thing to watch alongside the signal, and one trap to avoid.

You are helping me interpret the result of a "Signal-to-Money Lag Calculator" worksheet I ran on my own business records.

Below is what I found.

- The early signal I tested: [signal]
- The money line it should predict: [money line]
- Signal spike 1: month [X], money moved month [Y], lag [Z] months.
- Signal spike 2: month [X], money moved month [Y], lag [Z] months.
- Signal spike 3: month [X], money moved month [Y], lag [Z] months.
- Notes on any spike that did not translate to money: [notes]

Do NOT jump to a verdict yet. First, do this:

1. Reflect back what my data suggests, in your own words.
2. Point out anything that would make my lag unreliable (too few spikes, a spike explained by something other than the signal, a money move that could have come from a price change or a seasonal effect, or a volume rise where quality may have dropped).
3. Ask me up to three focused questions to sharpen the read.

Then stop and wait for my answers.

Once I have answered, give me:

- A clear read on whether this signal is real, tentative, or disproved.
- If real, one sentence I can put on my monthly dashboard describing the warning window it gives me.
- One thing to watch alongside the signal so a volume spike does not fool me (for example, a conversion or fit rate).
- One trap to avoid, so I do not treat correlation as cause.

Keep it practical. Assume I run a small business.