

Financial Coaching Agreement

This document is a contract (coaching agreement) for financial coaching (also referred to as money coaching) services between Crimson Money Concepts (the service provider) and the client(s) listed below. The purpose of the contract is to specify the agreement between parties as to the services provided as well as the action(s) to be performed by client(s). Services expressed or implied are stated in the coaching agreement. Any services not specified in writing within the coaching agreement shall not be expected by either the service provider or the client (the parties). The basic payment for services information is stated below and will include any discounts, if applicable. The client and the provider shall each retain a copy of this contract for their files.

The elements of the coaching agreement are:

- Client(s) names and contact information
- Effective dates and monthly term of service
- Financial coaching fees and payment agreement
- Purpose of financial coaching
- Schedule of coaching sessions
- Missed appointment and rescheduling policy
- Cancellation and termination policy
- Confidentiality statement
- Indemnification of liability

Forms to be provided to the client include, but are not limited to:

- Client Information
- Coaching History
- Coaching Relationship Expectations
- Coaching Session

Currency for payment of services

All payments shall be made in US Dollars unless otherwise agreed to and set in writing by both parties.



Client Coaching Agreement

This document is a contract (coaching agreement) for financial coaching services between Crimson Money Concepts (the service provider) and the client(s) listed below. This coaching agreement is an eight-page document, including the cover page.

Named Client(s) and Contact Information

Client Name:		
Client Name:		
Primary Street Address:		
Secondary Street Address (i.e., PO Box, mail stop, apartment, unit, etc.):		
City:	State:	Zip Code:
Home Phone:	Cell Phone:	Work Phone:
Primary Email:		
Secondary Email:		

Effective Date of Coaching Agreement

Client Initials _____

This coaching agreement is entered into by Crimson Money Concepts (the service provider) and the above-named client(s). The financial coach will sign on behalf of the service provider. The effective date of the coaching agreement is _____ and services will be provided commencing from that date. Services will continue on a monthly basis for _____ months, or until such time as the coach or client terminates the contract in writing (via email). A reminder email will be sent by the financial coach to the client at least 48 hours before any scheduled coaching session. Each of the subsequent sessions will be scheduled during the coaching session prior to that which is scheduled, or beforehand, as agreed between parties.



Financial Coaching Fees

Client Initials _____

Number of coaching sessions:

Each coaching session will be _____ minutes in duration. There will be _____ coaching sessions each month or (mark N/A below if not applicable):

for a total of _____ coaching sessions. This equates to _____ hours of coaching in total for this agreement.

Cost of coaching fees:

Based on fair market value, Crimson Money Concepts has established a regular service fee for financial coaching of \$150 per hour; however, discounts may apply (i.e., for longer term contracts). In accordance with the selected coaching plan, all sessions will be charged either upfront or on a recurring monthly basis. The coaching fees will be due in advance of that month's sessions in the amount of \$_____ on a recurring billing cycle. The total amount billed for the term of the coaching agreement will be \$_____ and this total amount calculated includes the discount of \$_____ per month, if applicable. The total discount of \$_____ is equal to the monthly discount multiplied by the number of months specified by this coaching agreement, which is _____ months.

Initial consultation:

All clients are entitled to one complimentary initial consultation, meaning there is no cost to the client(s) for the initial consultation. The initial consultation will be up to 45 minutes in duration. For purposes of establishing a contract begin and end date, or for calculating fees, the initial consultation is not included in the agreement.



Initial consultation, continued:

The initial consultation was provided at the following location:

_____ on _____.

Acceptable methods of payment:

The fees are payable by personal check, cashier's check, money order, or through PayPal via the company website.

Cancellation Policy

Client Initials _____

Clients maintain the right to cancel payment at any time in advance of the billing date for the next month's coaching sessions. Cancellation must be done in writing (either by posted letter to the company address or by email to the following address: crimsonmoneyconcepts@gmail.com, and the letter or email must be received **before** the new billing cycle or you will be charged for that month's coaching session(s).

If you need to cancel an appointment for any coaching session, please notify your financial coach at Crimson Money Concepts at least twenty-four (24) hours in advance of the appointment date to reschedule that coaching session.

Available Methods of Coaching Services

Client Initials _____

All client(s) will be provided with financial coaching services either in-person, via telephone, Skype, and/or email, or a combination of the aforementioned methods, unless otherwise specified and agreed to by both parties in advance.

As outlined further below, the selected method(s) is/are determined by the physical proximity of the client to the coach during the agreed upon scheduled financial coaching sessions.



Determination of Method of Coaching Services

Client Initials _____

Clients considered local:

For local clients, all financial coaching sessions will be provided in-person unless otherwise agreed to between parties in advance. Client(s) scheduled to meet in-person will arrive no later than ten minutes from the scheduled appointment time. The in-person financial coaching will take place at the following location:

_____.

If this location becomes inconvenient for either party, a new location will be determined and agreed upon by both parties. If a new location cannot be mutually agreed upon by both parties, coaching will take place via another method or this coaching agreement will be canceled, and the coach will notify the client of the cancellation.

The above subsection (***clients considered local***) is (check one):

Applicable _____

Not Applicable _____

Clients not considered local:

Client(s) not scheduled for in-person coaching will receive a call via telephone or Skype at the agreed upon time to begin the session. If there is no answer, the client will receive one ***additional call*** within five minutes. If there is still no answer within five minutes following the scheduled time, that appointment will be canceled.

The above subsection (***clients not considered local***) is (check one):

Applicable _____

Not Applicable _____



Purpose of Financial Coaching Services

Client Initials _____

The purpose of financial coaching services is to provide the client(s) with information based on their defined short-term and long-term goals and the education and years of experience of the financial coach in various aspects, including economics, budgeting, and cost-benefit analysis. This service includes, but is not limited to, brainstorming techniques, identifying action plans, follow-up procedures to maintain client motivation, educating the client, as well as asking and answering questions.

Please note, you will be asked to state your financial goals and both the financial coach and you, the client(s), will work toward those stated goals. Therefore, it is ***highly recommended***, given the stated purpose of financial coaching, that married clients have their spouse commit to, and partake in, the financial coaching sessions. ***When attempting to improve a financial situation, it is crucially important that both spouses agree to take the necessary steps to attain their improved financial goals, as stated.***

Termination of Agreement

Client Initials _____

Termination of this agreement may occur at the discretion of the financial coach when an impasse is reached with the client(s). As long as the client(s) adhere(s) to the guidelines stated above and continue to work toward reaching their own financial success, and the coach adheres to professional practices and standards, the relationship will continue. The goal is to better the client(s) financial situation (i.e., increase savings and investments, and reduce debt). All efforts will be made towards that end.

Examples of terminable offenses:

- Lack of payment
- Lack of adherence to guidelines, as stated above
- Indifference on the part of the client to prescribed session action items



Confidentiality Statement

Client Initials _____

Anything that is said or revealed in the sessions between the financial coach and the client(s) is and will remain privileged information and will not be disclosed to any outside party. The exception is if the information revealed includes disclosure of illegal, unethical, or criminal activities.

Indemnification of Liability

Client Initials _____

The financial coach will work with client(s) diligently to understand and evaluate the current budget, goals, and resources of the client(s); begin developing a strategy to meet and exceed those stated goals; and recommend specific courses of action that the client(s) should consider taking.

That said, the financial coaching is designed to give you accurate and authoritative information with regard to the subject matter covered. It is provided with the understanding that the coach is not engaged to render legal, accounting, investing, or other professional advice. Since your situation is in fact dependent, you **must** additionally seek the services of an appropriate licensed legal, accounting, or investment professional.

The methods employed by Crimson Money Concepts do not guarantee results and no money back guarantee is offered. The methods employed are guidelines that the client(s) must follow through on in order for the client(s) to begin realizing any type of change. The client(s) agree(s), therefore, to hold Crimson Money Concepts and the financial coach free of any liability and responsibility for adverse reactions resulting from advice given during the coaching sessions.



Crimson Money Concepts

Signature of Parties to Agreement

By signing below, you signify that you fully understand and agree with the information, contractual terms, and performance obligations of both parties as stated above in this document.

Client Signature

Date

Client Signature

Date

Financial Coach Signature, Crimson Money Concepts

Date