Financial Coaching Agreement

# Scheduling Appointments

To schedule an appointment, please call our office. We understand that your time and resources are extremely valuable, so we ask that you honor your scheduled appointment time. If you need to reschedule, just let us know in advance. Appointments can be conducted in our office, over the phone, or via video conference.

# Spousal Participation

If you are married, both spouses must participate and commit to all scheduled coaching sessions. If your spouse is not available for an appointment, we will reschedule.

# Refund Policy

We do not offer refunds for our coaching services as we are a fee-for-time service. We promise that you will get out of the coaching session what you put into it.

# Coaching Services

We assume the responsibility of understanding and evaluating your current needs, goals, and resources in order to develop a strategy to meet your objectives. However, in order to make your plan work, we expect that you will come prepared to take the steps necessary to succeed, take full responsibility for your plan and its implementation, and contact us when you need additional advice and direction

# Paperwork

You are asked to complete preliminary paperwork to better prepare your coach. We ask that these forms be filled out to the very best of your knowledge and ability prior to your scheduled appointment. You assume all responsibility for providing accurate and complete materials, documentation, and facts upon which our coaching may be based

**RESCHEDULING APPOINTMENTS**

If you need to reschedule your session for any reason, please give us at least 24-hour advance notice.

**CONFIDENTIALITY POLICY**

We will keep completely confidential all matters discussed, facts revealed, and the nature and content of all documents you provide to us or we generate. We will reveal such matters only upon receipt of a written authorization and clear, verifiable instructions from you telling us exactly what we may reveal.

**DISCLAIMER**

Coaching is designed to give you accurate and authoritative information with regard to the subject matter covered. We are not authorized to render legal, accounting, or other professional advice. Since your situation is fact-dependent, you must additionally seek the services of an appropriate licensed legal, accounting, or investment service.

**FINANCIAL COACHING AGREEMENT**

**This is an agreement between Meridian, LLC (“Financial Coach” or “Coach”) and \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (“Client”).**

**By signing this agreement, Client retains Financial Coach to provide hourly advisory services to Client on the following terms:**

**SECTION 1. Financial Coaching Services:**

Coach will provide financial advice on an hourly basis. No specific outcome is guaranteed and it is up to the Client to guide the direction of the advice.

While investments may be discussed during the coaching sessions, it is not the intention of this agreement to provide investment advice. Client is advised to consider seek a professional Investment Advisor for continuing investment advice and direction.

The purpose of financial coaching is to evaluate your current financial situation and educate you on how to meet your financial goals, including recommendations for specific courses of action. As a financial Coach, we will not give tax or legal advice, however we may refer you to professionals in those areas.

The services to be provided by the Coach to the Client are financial coaching (as described below), including both one-on-one coaching, as well as email support and research services provided by the Coach, as designed jointly with the Client. The Client understands that the power of the coaching relationship can only be granted by the client. Financial Coaching is not investment advice nor financial planning.

Rather, Coaching seeks to empower the Client through education and skill building so that the Client is better able to make his/her own financial choices. Coaching services include goal clarification, brainstorming, asking questions, teaching clients how to find, understand, and use tools, information and financial data widely available through public domain. The Client has the right to decline or make counter offers to all coaching requests. The Coach uniformly agrees to respect and maintain the highest level of confidentiality.

During the course of the Financial Coaching Program, the Coach may share with the Client information and/or independent research or opinions on stocks, funds, insurance products and other outside sources believed, but not guaranteed, to be accurate. In no case should this data be construed as a solicitation to buy or sell a particular issue or product. Financial Coaching is not a replacement for financial advisory and planning services; rather it enables the Client to work with financial advisors, planners and brokers more effectively. The Coach works strictly on a fee for service basis, and does not accept commission or other remuneration from and brokerage or financial services firm.

The Client expressly agrees that he/she is participating in a coaching as a purely voluntary activity, and that he/she assumes all investment and financial risks potential in this activity.

**SECTION 2. Coaching Fees:**

Coaching sessions are typically one hour in length. The introductory meeting is provided at no charge. This gives us the opportunity to get to know each other and to establish rapport and trust.

After the introductory meeting, services provided by the Coach will be performed at a rate of $149 per session, with a suggested minimum of six (6) sessions. Each session will be conducted either by phone, video conference, or in person. After the six (6) sessions are complete, we will evaluate together your next steps. Additional sessions for mentoring are generally recommended for up to one year.

**Payment Method:**

Payment will be requested at the conclusion of each session by invoice sent to the Client. The Client agrees to pay the invoice either by check made payable to Meridian, or by debit/credit card, within ten (10) days of receipt.

**SECTION 3. Confidentiality:**

Except as otherwise agreed or as required by law, Coach will keep confidential all information concerning Client’s identity, financial affairs, or investments. All employees will respect the confidentiality of any information entrusted to, or obtained in the course of the employee’s business or related professional activities.

Meridian, LLC holds itself to a fiduciary standard, even though we do not maintain active fiduciary status. This means we are extremely loyal to whom we owe the duty. We will not put our personal interests before the duty, and must not profit from our position, regardless of our fiduciary status. When signing an agreement with Meridian, you are authorizing us to provide you with advice we feel is in your best interest.

**SECTION 4: Termination:**

This agreement will remain in effect for the term listed above, or until terminated by either party by giving written notice to the other party and when all outstanding invoices have been paid in full.

**SECTION 5: Client Responsibility:**

I, The Client, assume total responsibility for the decisions I make about my finances, and will not hold Meridian, or affiliated coaches or employees responsible for any consequences resulting from my choices or actions.

I understand the goal of Financial Coaching is to:

* Help me understand the issues, resolve problems, and pursue my goals
* Provide me with information, education, and guidance so I am able to make decisions on my own behalf.
* Help me identify and use resources to address my needs and promote my financial wellness
* Assist me in starting and maintaining a spending plan
* Help me with basic money management and savings towards goals
* Help me in understanding credit and how to use it properly
* Reduce my stress and anxiety about debt and money management
* Learn how to make my money work harder for me

I understand that my Coach will not make decisions for or make contact with creditors on my behalf. Making decisions and taking action will be my responsibility. I understand that my Coach will be there to support and encourage me during the term of the engagement. Ultimately, I am responsible for my own actions.

SIGNATURES

Client Signature

Name (Print)

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_\_

Client Signature

Name (Print)

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_\_

Jeremy Bushnell

Coach Signature

Name (Print)

Date:\_\_\_\_/\_\_\_\_/\_\_\_\_\_