A close up of a sign

AI-generated content may be incorrect.

***Mr. David Bullock, Proprietor***   
*Ways & Means Financial Coaching*   
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**Service Pathways & Rates**

**First Pathway: Single Coaching Sessions**

* One-on-One Coaching Session to get on a path to understanding your true financial situation, and to lean in hard on finding your motivation. Each 1-hour session will include:
* Income vs. Expenses
* Cash Flow and Budget
* Debt Reduction Strategies

**Rates:**

* **One-Time Session**: $75
* **3-Session Kit**: $200, and schedule anytime within 3 months days

**Second Pathway: 4-Month Financial Focus**

* Over the span of 4-months, we will meet for 5 sessions, one hour each, and dig into all areas of charting a course to debt-free financial success. These will include First Pathway services, as well as:
* Financial goal setting and forecasting
* Savings and Investments
* Creditor Negotiations

**Rates:**

* **Rate**: $425, with installment payment option

**Third Pathway: Retainer Pathway**

* All subjects and issues listed, as well as additional resources to meet your custom needs to win with money. We’ll chart a detailed roadmap to achieve financial goals, and you can reach out anytime over a 6-month period to work on an issue. All we ask is a 2-day notice to ensure availability and

**Rates:**

* Rate: $275/month for up to 6 hours per month.

**Additional Services**

* **Workshops/Seminars (Per Event):** As announced!

**Terms & Policies**

* **Payment Terms:** Payment due upon confirmed booking and invoicing.
* **Cancellation Policy:** Cancellations are non-refundable within 3 days of appointment, but we will work with you to reschedule as needs arise.
* **Discounts:** Military and single parents get 10% discounted on package totals, and a free 90-day follow up consult to help keep you on the right path.