



Money Coaching Agreement

This Money Coaching Agreement ("Agreement") is entered into on [Date], by and between:

- **Coach:** Karen Amadis, **Positive Money Mode**
- **Client:** [Client's Full Name]

**1. Services Provided

The Coach agrees to provide money coaching services to the Client, which may include but are not limited to:

- Financial goal setting
- Budget creation and management
- Debt management strategies
- Saving and investment advice
- Financial education

**2. Coaching Sessions

- **Duration:** Each coaching session will last approximately [Duration, e.g., 60 minutes].
- **Frequency:** Sessions will be held [Frequency, e.g., weekly, bi-weekly, monthly], at times mutually agreed upon by both parties.
- **Delivery Method:** Sessions will be conducted [in-person, over the phone, via video conferencing, etc.].

**3. Fees and Payment

- **Fee Structure:** The Client agrees to pay [Fee Amount, e.g., \$150 per session, \$1,000 per month].
- **Payment Method:** Payment shall be made [Payment Method, e.g., via bank transfer, PayPal, credit card].

- **Due Date:** Payments are due [Due Date, e.g., before each session, on the 1st of every month].

****4. Cancellation and Rescheduling**

- **Cancellation Policy:** If the Client needs to cancel or reschedule a session, they must provide at least [Notice Period, e.g., 24 hours] notice. Failure to provide adequate notice may result in a [Cancellation Fee, e.g., full charge for the missed session].
- **Rescheduling:** Sessions may be rescheduled with mutual consent.

****5. Confidentiality**

- The Coach agrees to keep all client information confidential, except as required by law.
- No information shared during coaching sessions will be disclosed to third parties without the Client's express consent.

****6. Coach's Role and Limitations**

- The Coach is a financial educator and guide, not a financial advisor, tax professional, or legal advisor.
- The Coach does not provide specific investment, legal, or tax advice, and all decisions made by the Client are their responsibility.
- The Client acknowledges that the Coach is not responsible for any actions taken by the Client as a result of the coaching sessions.

****7. Client Responsibilities**

- The Client agrees to actively participate in coaching sessions and take responsibility for their financial decisions.
- The Client will provide accurate information and disclose all relevant financial details to the Coach.

****8. Termination of Agreement**

- Either party may terminate this Agreement with [Notice Period, e.g., 14 days] written notice.
- If the Client terminates the Agreement before the end of a prepaid period, the Coach will refund the remaining balance on a pro-rata basis, minus any applicable fees.

****9. Disclaimer**

- The Client acknowledges that the Coach is not providing financial advice or guarantees of any kind.
- The Client understands that financial outcomes depend on various factors, including the Client's actions, market conditions, and external events.

- The Coach is not liable for any losses, damages, or legal claims resulting from the Client's financial decisions.

****10. Governing Law**

- This Agreement shall be governed by and construed in accordance with the laws of the state of [State], without regard to its conflict of law principles.

****11. Entire Agreement**

- This Agreement constitutes the entire understanding between the parties and supersedes any prior agreements, whether oral or written, related to the subject matter.

Signatures

- **Coach:** _____ **Date:** _____
- **Client:** _____ **Date:** _____