

# EDWARDS TAX & FINANCE SERVICES, LLC

## Financial Planning Engagement Letter – 2025

### 1. Scope of Services

Edwards Tax & Finance Services, LLC provides educational and strategic financial planning services, which may include debt payoff planning, cash-flow organization, monthly bill scheduling, refund allocation guidance, and general financial education. These services are separate from tax preparation services unless expressly stated otherwise in writing.

Services are **planning-based and informational only**. Edwards Tax & Finance Services, LLC does not provide credit repair, creditor negotiation, investment advisory services, legal representation, or CPA-only services.

### 2. Non-Fiduciary & No Financial Advice Disclaimer

Client acknowledges that Edwards Tax & Finance Services, LLC is **not acting as a fiduciary, financial advisor, broker, credit counselor, or investment professional**. All recommendations are educational in nature, and Client retains full responsibility for all financial decisions and outcomes.

### 3. No Guarantees

Edwards Tax & Finance Services, LLC does not guarantee specific financial results, debt reduction timelines, interest savings, credit score improvements, or refund outcomes.

### 4. Client Responsibilities

Client agrees to provide complete, accurate, and timely financial information. Edwards Tax & Finance Services, LLC is not responsible for recommendations based on inaccurate or incomplete information provided by Client.

### 5. Payment & Refund Policy

All fees are due prior to service delivery. Once planning work has begun, fees are **non-refundable**. Planning work is considered to have begun once intake materials are reviewed or strategy development has started.

## 6. Limitation of Liability

To the fullest extent permitted by law, Edwards Tax & Finance Services, LLC liability shall be limited to the amount paid by Client for the services rendered.

## 7. Client Acknowledgment & Acceptance

Client agrees that electronic signatures are legally binding and equivalent to handwritten signatures.

Acknowledged and agreed:

Client Name: \_\_\_\_\_

Signature: \_\_\_\_\_

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