



THE SAVVY FINANCE COACH

Coaching Terms & Conditions

Please read this Savvy Finance Terms & Conditions (the "Agreement") between The Savvy Finance Coach LLC, an Idaho limited liability company ("Savvy FC"), and yourself (the "Client"). This Agreement defines the roles and responsibilities of both Savvy FC and Client. Your registration and payment for services rendered constitutes your acceptance of these terms and conditions.

This Agreement has all of the terms of the coaching relationship between Savvy FC and you, the Client. These written terms of engagement are not subject to any oral agreements or understandings, they cannot be assigned or assumed by others who are not a party to this Agreement, and they may be modified only by written agreement signed by Savvy FC and Client.

Savvy FC roles and responsibilities:

Savvy FC will provide you with coaching and educational services specifically tailored to help improve your daily money habits. Coaching and educational topics may include money plan development, debt payoff strategies, short and long-term savings strategies, goal setting and improving credit.

Savvy FC will provide honest, open communication free from judgement. We will treat you with the utmost respect and courtesy, be responsive to emails and text messages, and arrive to the sessions fully prepared and on-time.

Savvy FC will focus on helping you, the Client. We do not, nor will we ever, receive any kickbacks or financial perks from any other professionals, vendors, companies, or third-party products or services regarding the coaching relationship contemplated hereunder.

Savvy FC will honor your complete privacy. We will not share any personal information, coaching documents, written communications or what we discuss in sessions with any other person without your special specific and written permission, except as may be required by law.

The Client roles and responsibilities:

Client is expected complete pre-session homework to ensure our time together is best utilized. Failure to complete these steps accurately and completely will likely result in fewer or slower results. Pre-session homework may include answering a questionnaire, completing a financial worksheet, reading an educational handout and/or reviewing an instructional video.

Full payment is due **prior** to Savvy FC sessions, and we accept ACH payments, credit card payments, or cash (a payment link will be provided). Services will not be rendered until payment is made. You understand that a refund will not be issued. Any exceptions to our no-refund policy will be at the sole discretion of Savvy FC.

Client further understands and agrees that:

Savvy FC is committed to helping you achieve your personal finance goals, but you are ultimately responsible for your actions, choices, decisions, progress and results.

Savvy FC is not responsible for any decisions you may make as a result of the services provided, or for any consequences of those decisions. We do not provide any investment, tax or legal advice and encourage you to do your own due diligence and consult with your own qualified professionals, including a financial advisor, accountant, lawyer or other professional advisor.

Savvy FC coaching services do not constitute counseling, psychotherapy or psychoanalysis or deal with the diagnosis or treatment of emotional or medical problems. In the event you seek such advice, you understand and agree that you need to engage appropriately licensed individuals for provision of such advice or services.

Savvy FC is not be liable to you for any damages, including, without limitation, indirect, special, incidental, exemplary, reliance or consequential damages arising out of or related to your actions as a result of your participation in this Agreement, regardless of whether such damages are based in contract or tort, provided that the foregoing limitations will not apply to any claim by you against us relating solely to a breach by us of any of our obligations as set forth in this Agreement. Client further agrees that any damages shall be limited to the sum paid by Client to Savvy FC pursuant to this Agreement.

Karen Neorr, The Savvy Finance Coach

