

# Personal Coaching Agreement

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## Scheduling Appointments

To schedule an appointment, please use the “Schedule an appointment” box on the main website. You will be able to see my availability and you can find a date and time that work best for you. If you need to meet outside of my normal business hours, please contact me at: [ruben@fernandezfinance.com](mailto:ruben@fernandezfinance.com). Appointments can be conducted in person, over the phone, or via video conference.

## Spousal Participation

If you are married, both spouses must participate during the scheduled coaching sessions. If your spouse is not available, then we will need to reschedule. Personal finance is all about behavior and it would not be effective to have only one spouse present.

## Refund Policy

We do not offer refunds for our coaching services as we are a fee-for-time business. 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.

## 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.