



Personal Counseling Agreement

For your initial fee of \$_____ , you will receive: An initial counseling session approximately two hours in length; a follow-up one hour counseling session within three months of your initial counseling session; and reasonable spot e-mail and telephone contacts during that three month period.

At the initial two hour counseling session, together with you: We will work diligently to understand and evaluate your current budget, goals, and resources; begin developing a strategy to meet your goals; and discuss potential courses of action. This discussion will be the basis of the recommendation report to be prepared after the session. The decision regarding whether to follow those recommendations remains strictly with you.

All counseling will be subject to these general policies: 1) If you are married, both spouses must commit to, and take part in, all scheduled counseling sessions. 2) Appointments may be rescheduled upon one full business day's notice; 3) We do *not* offer a money-back guarantee until you have completed the initial counseling session. If within 30 days of your initial session you believe the services promised were not delivered, we will refund your counseling fee.

As to the information, documents and materials we ask you to provide in advance: These must be received in our office two full business days in advance of your scheduled appointment. If any requested materials, documents or information are not submitted within that time frame, your counseling session will be rescheduled. You assume *all responsibility* for providing accurate and complete materials, documentation, and facts upon which our counseling may be based.

If you want additional counseling after the three month period has expired: You may schedule additional counseling and coaching sessions for an additional fee which will be determined based on your situation and your desired result.

Our confidentiality policy is this: We will keep completely confidential all matters discussed, facts revealed, and the nature and content of all documents you have provided to us or that 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. If you are married, both spouses must sign the authorization and instructions.

Our only disclaimer is this: Counseling and coaching is designed to give you accurate and authoritative information with the regard to the subject matter covered. It is provided with the understanding that we are not engaged to render legal, accounting or other professional advice. Since your situation is fact dependent, you should additionally seek the services of an appropriate licensed legal, accounting, or investment professional.

We can, and do, promise you this: We will tell you what we believe you *need* to hear; we will offer a plan with clear direction; we won't give up on you, and we *will* be available to you.

We expect, and assume, this promise from you: That you will come prepared to make the sacrifices necessary to succeed; do what you need to do in order to understand the plan and recommendation; take full responsibility for your plan and its implementation; take the action required to meet your goals; and contact us when you need additional advice and direction.

Signature: _____

Date: _____

Signature: _____

Date: _____