

PERSONAL COACHING AGREEMENT

Thank you for making Dave Ramsey's Financial Coaching Team part of your financial plan. We look forward to serving your needs and ask that you review the information below to help guide our relationship.

SCHEDULING APPOINTMENTS

To schedule an appointment, just call our office. We understand that your time and resources are extremely valuable so we ask that you honor your scheduled appointment time. If you need to reschedule, just let us know so we can reschedule. Appointments can be conducted in our office, over the phone or via video conference.

SPOUSAL PARTICIPATION

If you are married, both spouses must participate and commit to all scheduled coaching sessions. If your spouse is not available for an appointment, we will reschedule.

REFUND POLICY

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

RESCHEDULING APPOINTMENTS

If you need to reschedule your session for any reason, please give us at least 24 hours' advance notice.

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.

PERSONAL FINANCIAL SNAPSHOT

APPOINTMENT DATE _____

PERSONAL INFORMATION

Your Name _____ Age _____ Type of Work _____

Spouse Name _____ Age _____ Type of Work _____

Have you been through FPU? Yes No What's FPU? _____ Number of Children or Other Dependents _____

Mailing Address _____ City _____ State _____

ZIP _____ Phone _____ Email _____

Preferred method of contact for your session? In Person Phone Video Conference

INCOME

What is your monthly net take-home pay? _____

Do you have an irregular income? Yes No

Do you use a monthly budget? Yes No

SAVINGS

Do you have an emergency fund? Yes No

▶ How much is in the fund? _____

Are you currently investing for retirement? Yes No

▶ What is your balance? _____

▶ What is your monthly contribution? _____

Do you contribute to non-retirement savings? Yes No

▶ What is your balance? _____

▶ What is your monthly contribution? _____

HOUSING

Do you rent or own? Rent Own

▶ Are you current on your payment? Yes No

▶ What are the total monthly payments?

CONSUMER DEBT

Do you have any vehicle loans? Yes No

▶ Are you current on vehicle payments? Yes No

▶ What are your total monthly payments? _____

List any total balances due:

▶ Credit Cards _____

▶ Student Loans _____

▶ Taxes _____

▶ Other _____

WHAT PRIMARY ISSUE SHOULD WE FOCUS ON DURING YOUR COACHING SESSION?

- Budgeting Real Estate Dealing With Collectors Wealth Building/Investing Debt Elimination
 Other

LIST THE TOP THREE CONCERNS/QUESTIONS RELATED TO YOUR ABOVE SELECTION: