

# FINANCIAL COACHING AGREEMENT

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This Agreement is made between BlueAris, LLC ("Coach") and the undersigned Client.

**Services:** The Coach provides hourly, educational financial coaching. Topics may include budgeting, goal setting, debt strategies, and financial literacy. Investment-related discussions may occur, but no specific investment, legal, or tax advice is provided. Clients seeking such services should consult a licensed financial advisor.

**Fees:** Coaching is billed at \$79.99+ per session, depending on complexity. Sessions are conducted via video and typically last up to one hour. Payment is due 24 hours in advance. Brief check-ins between sessions are permitted in case of emergencies.

**Confidentiality:** All client information is kept confidential unless disclosure is required by law. BlueAris, LLC adheres to a fiduciary standard, always acting in the Client's best interest.

**Client Responsibilities:** Clients are responsible for all financial decisions and actions. Coaching is educational in nature, and results depend on the Client's engagement. The Coach will not contact creditors or make decisions on the Client's behalf.

**No Guarantee & Limitation of Liability:** The Coach does not guarantee specific outcomes and shall not be held liable for actions taken by the Client based on coaching advice.

**Fees & Cancellation:** A 24-hour notice is required to cancel or reschedule a session. Refunds are provided with timely notice. Late cancellations are subject to a 15% fee, and no-shows may be charged 50% of the session cost. Fees are non-refundable once a session is completed, subject to BlueAris' discretion.

**Governing Law:** This Agreement is governed by the laws of the State of Texas.

**Arbitration:** Any disputes arising from this Agreement will be resolved through arbitration in accordance with Texas law or the rules of the American Arbitration Association. Arbitration fees will be the responsibility of the losing party. This clause does not waive any Client rights under federal or state securities laws.

Client Signature: _____	Client Signature (if joint): _____
Name (Print): _____	Name (Print): _____
Date: ____ / ____ / ____	Date: ____ / ____ / ____

Coach Signature: \_\_\_\_\_  
Name (Print): Adnan Hamed, BlueAris, LLC  
Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_