Coaching Agreement — All Options

1. Parties and Purpose

1.1 **Parties.** This Coaching Agreement (the "Agreement") is entered into between Gadea Financial Services LLC, a Texas limited liability company (the "Coach"), and the individual or individuals identified in Section 22 (the "Client"). The Coach and the Client are each a "Party" and together the "Parties."

1.2 **Effective Date.** This Agreement takes effect on the date the Client accepts it at checkout or signs it (the "Effective Date").

1.3 **Purpose.** The Coach provides personal financial coaching and education to help the Client understand the Client's finances, build financial habits and create a plan toward goals the Client selects (the "Services").

1.4 **Orders.** This Agreement governs every coaching option described in Section 3. Each purchase of an option by the Client is an "Order." Each Order is governed by this Agreement without a separate signature. The Stripe receipt for each Order identifies the option purchased and the date of payment (the "Purchase Date").

1.5 **Other Terms.** The Coach's Terms of Use and Privacy Policy, published at gadeafs.com, form part of this Agreement. If they conflict with this Agreement, this Agreement controls.

2. Term and Amendments

2.1 **Term.** This Agreement has no fixed end date. It remains in effect from the Effective Date until terminated under Section 18.

2.2 **Confirmation at Checkout.** For each Order, the Client confirms at checkout that the Order is governed by this Agreement as then in effect.

2.3 **Material Amendments.** If the Coach amends the refund terms, the Services included in an option, or the terms governing sessions and scheduling (a "Material Amendment"), the Client must sign the amended Agreement before placing the next Order.

2.4 **No Retroactive Effect.** No amendment applies to an Order paid for before the amendment takes effect. Each such Order remains governed by the version of this Agreement in effect on its Purchase Date until its Booking Window expires. A Client who does not accept an amendment may terminate this Agreement under Section 18.

3. Coaching Options

3.1 **Options.** The Coach offers the following options. Refund terms are set out in Section 8. The Coach may market these options under other names (for example, "Game Plan Session," "Take Control: 90 Days" and "Build Wealth: 6 Months"); each Order is identified on its Stripe receipt by the option's sessions and fee.

	Solo Session	90-Day Challenge (3 months)	6-Month Program
1:1 sessions (up to 60 min, Google Meet)	1	3, plus 1 bonus (first package only; not for Returning Clients)	6, plus 1 bonus (first package only; not for Returning Clients)
Recommended pace	—	1 per month	1 per month
Monarch Credit (Section 5)	US$50, first package only (not for Returning Clients)	US$50, first package only (not for Returning Clients)	US$50, first package only (not for Returning Clients)
Booking Window	1 month	6 months	9 months
Fee	US$200	US$350 (regular US$700)	US$700 (regular US$1,400)

3.2 **Booking Window.** The "Booking Window" is the period, counted from the Purchase Date, within which all sessions in an Order must be completed. For the Solo Session it is one (1) month. For the 90-Day Challenge and the 6-Month Program it equals the coaching period plus three (3) months.

3.3 **Bonus Session.** The bonus session is included only in the first package (the 90-Day Challenge or the 6-Month Program) the Client purchases from the Coach, whether purchased directly or by upgrade under Section 9. Packages purchased after that include the regular sessions only. A Returning Client (Section 5.3) does not receive a bonus session.

3.4 **Solo Session.** One session on a topic the Client selects, such as a first review of the Client's finances, a specific decision, a budget reset or a check-in, together with the Monarch Credit described in Section 5.

3.5 **90-Day Challenge.**

(a) **Session 1:** a review of the Client's situation; a budget built with the Client in Monarch; a dashboard of up to three goals the Client selects; projections of when those goals could be reached; and the habits the Client commits to for the month.

(b) **Sessions 2 and 3:** a review of progress; updates to the budget, plan, timelines and commitments. Session 3 also addresses how saving and investing could fit the Client's plan once an emergency fund is in place.

(c) **Bonus session:** after the first three sessions, a review of the changes, progress and habits the Client has built, and next steps.

3.6 **6-Month Program.**

(a) **Sessions 1 to 3:** as described in Section 3.5.

(b) **Sessions 4 to 6:** monthly reviews and plan updates; further work on the goals the Client has selected, such as a debt payoff plan, an emergency fund, the Client's first $100K in assets, or learning how investing works; and building systems that allow the Client to stay on track independently.

(c) **Bonus session:** after the first six sessions, a review of the Client's progress and a plan for the following 12 months.

3.7 **Client Goals.** The Client selects the Client's own goals. Goals the Coach commonly recommends include bringing debt under control or becoming debt-free, building a 3 to 6 month emergency fund, reaching $100K in assets, and learning how investing works. Most such goals take a year or more to reach (Section 12).

3.8 **Email Communication.** The Client may contact the Coach by email between sessions. The Coach may respond at its discretion. Email communication is a courtesy, is not part of any option, and does not replace sessions. Matters that require planning work are addressed in a session.

4. Fees and Payment

4.1 **Fees.** The fee for each option is set out in Section 3.1. The fee is the same for an individual or a couple.

4.2 **Payment.** Each Order is paid in full, in advance, by card through Stripe, before its first session is booked.

4.3 **Price Changes.** The Coach may change its prices for future Orders. A price change does not affect any Order already paid for.

4.4 **No Additional Charges.** The Coach does not charge fees for late cancellations or missed sessions (Section 7).

5. Monarch and the Monarch Credit

5.1 **Monarch.** The Services use the Monarch budgeting application ("Monarch"). The Client subscribes to Monarch directly and pays Monarch for it. The Coach does not sell, provide or pay for Monarch subscriptions. The Coach may share a referral link that gives new Monarch users a discount on the first year of the annual Core plan, subject to Monarch's terms. A Client who already has a Monarch account keeps it and does not need the link.

5.2 **Access.** The Client gives the Coach access to the Client's Monarch account through Monarch's feature for financial professionals. The Coach uses that access only to provide the Services and stops using it when the Services end. The Client may remove the Coach's access at any time.

5.3 **Monarch Credit.** If the Client gives the Coach access under Section 5.2 within thirty (30) days after the Purchase Date of the Client's first Order, the Coach refunds US$50 of that Order's fee to the original payment method (the "Monarch Credit"). The Monarch Credit is given once per Client (once per couple), never exceeds the amount paid for the Order, and is not available for an Order that has been refunded. An upgrade under Section 9 or a later Order does not create an additional Monarch Credit. The Coach may grant the Monarch Credit after the thirty-day period at its discretion. The Monarch Credit applies whether the Client's Monarch account is new or existing. It is not available to a Returning Client, meaning a Client who was a paying coaching client of the Coach before the Client's first Order under this Agreement.

5.4 **Effect on Refunds.** Any refund under Section 8 is reduced by the amount of a Monarch Credit already refunded for that Order.

5.5 **Setup.** Before the first session, the Client should set up Monarch by connecting the Client's bank accounts, credit cards, loans, investment accounts and credit score. The Coach and the Client complete the budget and dashboard together during the session.

5.6 **Third-Party Service.** Monarch is a third-party application subject to its own terms and privacy policy. The Client controls which accounts are connected. The Coach's referral link gives the Client a discount; Monarch does not pay the Coach a referral reward for it.

6. Scheduling and Booking Windows

6.1 **Booking.** Sessions are booked through the Coach's scheduling link (Cal.com). For packages, the Coach recommends booking the first session within 14 days after the Purchase Date.

6.2 **Completion Within the Booking Window.** All sessions in an Order, including any bonus session, must be completed within that Order's Booking Window: one (1) month for the Solo Session, six (6) months for the 90-Day Challenge and nine (9) months for the 6-Month Program.

6.3 **Pace.** For packages, one session per month is recommended. The Client may meet more or less often, provided all sessions are completed within the Booking Window.

6.4 **Expiration.** Sessions not completed within the Booking Window expire and are not refunded.

6.5 **Hardship Extension.** If a serious illness, family emergency or similar event beyond the Client's reasonable control prevents the Client from completing sessions, the Client may request an extension by email before the Booking Window expires. The Coach may, at its sole discretion, extend the Booking Window once by up to 60 days.

7. Rescheduling, Late Cancellations and Missed Sessions

7.1 **Rescheduling.** The Client may reschedule or cancel a session through the link in the booking confirmation at least four (4) hours before the session begins. A session rescheduled with this notice is not counted as used. The Client may reschedule any number of times, provided every session is completed within the Booking Window.

7.2 **Late Cancellations and Missed Sessions.** A session cancelled with less than four (4) hours' notice, or a session the Client does not join within 10 minutes of its start time, is counted as used. No additional fee applies. The Coach may waive this rule at its discretion.

7.3 **Cancellation by the Coach.** If the Coach cancels a session, the Coach will notify the Client as soon as possible and reschedule the session. A session cancelled by the Coach is never counted as used.

8. Refunds

8.1 **Refund Schedule.** The Client may request a refund as follows:

Option (fee)	Before Session 1	After Session 1, before Session 2	After that
Solo Session (US$200)	US$150	—	No refund
90-Day Challenge (US$350)	US$300	US$200	No refund
6-Month Program (US$700)	US$650	US$400	No refund

Notes to the Refund Schedule:

(a) **Four-hour notice.** A refund request must be received at least four (4) hours before the start of the session that closes the applicable column (Session 1 for the first column, Session 2 for the second). A request received later is treated under the next column.

(b) **90-Day Challenge.** The US$200 refund is available only within fourteen (14) days after Session 1, and in any case no later than four (4) hours before Session 2.

(c) **6-Month Program.** The US$400 refund is available from the end of Session 1 until the earlier of (i) four (4) hours before Session 2 and (ii) two (2) months after the Purchase Date, which is the end of the second month at the recommended pace.

(d) **No refund.** Where no refund applies, the Client's remaining sessions stay available until the Booking Window expires.

(e) **Monarch Credit.** Each amount in the Refund Schedule is reduced by any Monarch Credit already refunded for that Order (Section 5.4).

8.2 **How to Request.** Refund requests are made by email to hello@gadeafs.com. The time the email is received is the time of the request. Refunds are issued to the original payment method through Stripe and may take 5 to 10 business days to appear.

8.3 **Solo Session Rescheduling.** As an alternative to a refund, a Solo Session cancelled with at least four (4) hours' notice may be rescheduled within its Booking Window.

8.4 **Refunds After an Upgrade.** After an upgrade under Section 9, the refund schedule of the new option applies, based on the total amount paid for that option. No refund will exceed the amount actually paid.

8.5 **Termination by the Coach.** If the Coach terminates an Order for a reason that is not the Client's fault, the Coach will refund US$100 for each unused session, excluding bonus sessions, or the full US$200 for a Solo Session not yet held.

9. Upgrades, Repeat Orders and Alumni Sessions

9.1 **Effect of an Upgrade.** From the date of an upgrade, the Order is governed by the sessions, Booking Window, refund schedule (Section 8) and other terms of the new option.

9.2 **Solo Session to a Package.** Within 14 days after the Client's Solo Session, the Client may upgrade to the 90-Day Challenge or the 6-Month Program by paying the difference between the two fees (US$150 or US$500, respectively). The Solo Session counts as Session 1 of the new option. The Booking Window is counted from the Solo Session's Purchase Date. For the 90-Day Challenge, the fourteen-day refund period in Section 8.1(b) is counted from the date of the upgrade. After 14 days, this upgrade is no longer available, and the Client may purchase a package at its full fee, beginning with Session 1, or a new Solo Session.

9.3 **90-Day Challenge to 6-Month Program.** Before Session 3, the Client may upgrade to the 6-Month Program by paying the difference between the two fees. Sessions already completed count toward the 6-Month Program. The Booking Window becomes nine (9) months from the original Purchase Date.

9.4 **Repeat Orders.** The Client may place additional Orders at any time while this Agreement is in effect. Bonus sessions apply only to the Client's first package (Section 3.3).

9.5 **Alumni Sessions.** After completing the 90-Day Challenge or the 6-Month Program, the Client may book alumni sessions at US$100 per session. Alumni sessions are paid at the time of booking and are governed by Sections 7, 10, 12 and 13. The Coach may change the alumni price and will state the current price before booking. A session already paid for keeps the price paid.

9.6 **No Transfer.** Orders are personal to the Client and may not be transferred, except between partners in a couple under Section 14.

10. Nature of the Services; No Professional Advice

10.1 The Services are educational. They are not legal, tax, accounting or investment advice, and are not a recommendation to buy or sell any security or financial product.

10.2 The Coach is not a certified public accountant, attorney or registered investment adviser, and is not the Client's fiduciary. The Coach does not sell insurance, investments or financial products.

10.3 The Coach does not contact or negotiate with the Client's creditors, manage or hold the Client's money, pay the Client's bills, provide debt management or debt settlement plans, or offer credit repair.

10.4 When discussing investing, the Coach explains concepts, account types and how to select an advisor. The Coach does not recommend specific investments.

11. Referrals

11.1 If the Client's situation requires a licensed professional, the Coach will inform the Client and suggest the type of professional to consult. Examples include a creditor lawsuit, wage garnishment, repossession or foreclosure, contemplated bankruptcy, tax debt, credit report disputes, divorce, or the need for a debt management plan through a nonprofit credit counseling agency.

11.2 The Coach may pause or terminate the Services if continuing would not be in the Client's interest, with a refund under Section 8.

12. No Guarantee of Results

12.1 The Client's results depend on the Client's decisions, habits, income and circumstances. Projections, timelines and payoff dates are estimates based on information the Client provides and are not promises.

12.2 The Coach does not guarantee any savings, debt, credit score, income or investment outcome. Goals such as becoming debt-free, building a full emergency fund or reaching $100K in assets usually take a year or more. The purpose of each option is to help the Client understand the Client's finances, build habits and create a clear plan, not to reach those goals within the coaching period.

13. Client Responsibilities

13.1 The Client agrees to:

(a) provide accurate and complete information about the Client's income, expenses and debts;

(b) attend sessions on time and carry out the habits the Client commits to between sessions;

(c) make the Client's own financial decisions and remain responsible for them; and

(d) inform the Coach of any significant change in the Client's situation, such as job loss, new debt or legal action.

14. Couples

14.1 A couple purchases one Order at the same fee as an individual. Both partners sign this Agreement and are expected to attend each session.

14.2 The Coach coaches the couple as one team, with full financial transparency. The Coach will not disclose to one partner information the other partner shares privately. If that information affects the shared plan, the Coach will encourage the partner to share it. If the joint plan cannot proceed without it, the Coach may pause joint coaching.

14.3 If the partners separate during an Order, the Order continues for one partner on whom both agree, or the refund schedule in Section 8 applies.

15. Confidentiality, Client Documents and Third-Party Tools

15.1 **Confidentiality.** The Coach keeps the information the Client shares confidential and uses it only to provide the Services, as described in the Privacy Policy. The Coach retains the Client's coaching file for three (3) years after the last session and then deletes it.

15.2 **Disclosure.** The Coach discloses Client information only with the Client's consent or as required by law.

15.3 **Anonymized Use.** The Coach may use anonymized lessons and stories from coaching in its teaching, content and marketing, after removing the Client's name and changing identifying details such as occupation, city and exact amounts.

15.4 **No Collection of Documents.** The Coach does not request bank statements, card or loan statements, credit reports, account numbers, Social Security numbers or passwords. The Coach works from what the Client shares verbally and chooses to show in Monarch, including through the access described in Section 5.2. Any such document sent in error will be deleted, and the Client will be notified.

15.5 **Third-Party Tools.** The Coach uses the following third-party tools to provide the Services: Google Workspace (email, documents, Meet), Cal.com (scheduling), Stripe (payments), Attio (client records), Monarch (budgeting), Granola (an AI notetaker that transcribes sessions and drafts summaries and next steps), and Claude by Anthropic (an AI assistant used to build templates and materials). Session summaries may include financial details the Client mentions.

15.6 **AI Safeguards.** Granola and Claude are configured so that Client information is not used to train their AI models. The Coach reviews every AI-generated summary before relying on it. The Coach does not enter the Client's name or personal financial details into Claude. The Client may ask the Coach to stop using the AI notetaker at any time (Section 16).

16. Transcription and Recordings

16.1 If the Client checks the AI notetaker box in Section 22, the Client consents to the transcription and summarization of sessions under every Order by the Coach's AI notetaker (Granola). The Coach will mention its use at the start of each session but will not request consent again.

16.2 Transcripts are deleted within 90 days. Summaries are kept with the Client's coaching file.

16.3 Neither Party may make audio or video recordings of a session without the other Party's separate written consent. For couples, both partners must consent.

16.4 The Client may withdraw consent at any time by email, effective from the next session. Without consent, the Coach takes notes by hand.

17. Testimonials

17.1 Anonymized use under Section 15.3 requires no further consent.

17.2 If the Client checks the testimonial box in Section 22, the Client permits the Coach to share the Client's story, quotes and results, identified by first name only, on its website, social media, webinars and other marketing.

17.3 Any use of the Client's last name, photo, video or exact figures requires a separate Testimonial Release. The Coach will not change the meaning of the Client's words. Results shared are the Client's own and do not promise any result to others.

17.4 The Client may withdraw this permission at any time by email. The Coach will remove the Client's story from channels it controls within 14 days but cannot recall content already shared by others.

18. Termination

18.1 **By the Client.** The Client may terminate this Agreement at any time by email to hello@gadeafs.com. Refunds for any open Order are governed by Section 8.

18.2 **By the Coach.** The Coach may terminate this Agreement or any Order if the Client is abusive, repeatedly misses sessions, or if Section 11 applies. Refunds are governed by Section 8.

18.3 **Survival.** Sections 10, 12, 15, 17, 19, 20 and 21 survive termination.

19. Limitation of Liability

To the fullest extent permitted by law, the Coach is not liable for indirect, incidental or consequential damages, or for lost savings, investment losses or the results of the Client's financial decisions. The Coach's total liability for any Order is limited to the fee paid for that Order. This limitation does not apply to gross negligence, fraud or willful misconduct.

20. Governing Law and Dispute Resolution

This Agreement is governed by the laws of the State of Texas. Before filing any claim, the Parties will attempt in good faith to resolve the dispute informally for at least 30 days after written notice. If the dispute is not resolved, any lawsuit must be filed in the state or federal courts located in Travis County, Texas.

21. Entire Agreement; Severability

This Agreement, the Order receipts, the Terms of Use and the Privacy Policy constitute the entire agreement between the Parties regarding the Services. Except as provided in Section 2, any amendment must be in writing and accepted by both Parties. If any provision is held unenforceable, the remaining provisions remain in effect.

22. Acceptance and Signatures

The Client accepts this Agreement by checking the required box at Stripe checkout for the Client's first Order, or by signing below, in ink or electronically. For couples, both partners sign. The Client's signature applies to every Order placed while this Agreement is in effect.

	Client 1	Client 2 (couples)	Gadea Financial Services LLC
Name	[ ]	[ ]	Jose Gadea, Money Coach
Email	[ ]	[ ]	hello@gadeafs.com
Signature			
Date			
Agreement version	November 23, 2026		

Optional consents. Checking a box is optional and does not affect the Services. The Client may change these consents at any time by email to hello@gadeafs.com.

- [ ] I consent to the transcription and summarization of my sessions by an AI notetaker (Section 16).
- [ ] I permit Gadea Financial Services LLC to share my story and results, identified by my first name only, in its marketing (Section 17).

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