Ramirez Financial

Coaching Agreement

Version 1.1 · October 2026

This agreement is between Ramirez Financial, owned by Jose Ramirez, and you, the client. It explains what coaching is and isn't, how sessions and payment work, and how your information is handled. Please read it before your first coaching session. The free consultation doesn't require it.

1. What coaching is

Coaching is education and accountability. Jose helps you understand your money, build a budget and a plan, and stick to it. You stay in charge of your money, and every decision is yours.

2. What coaching is not

Anything shared in coaching is general education and opinion, not professional advice. Jose is not a lawyer, accountant, tax preparer, registered investment adviser or broker, and Ramirez Financial does not:

- give legal, tax, accounting or investment advice
- recommend specific investments, stocks or funds
- manage your money, sign in to your accounts or make payments for you
- prepare tax returns, or negotiate with creditors or manage debt payments for you

For those, talk with a licensed professional. Jose is happy to help you prepare questions for them.

3. Insurance

Jose may also be licensed to sell life insurance. Coaching and insurance are separate. You never have to buy insurance or any other product to be a coaching client. If you ever choose to buy insurance through Jose, he'll tell you before you buy that he's paid a commission.

4. No guarantee

Your results depend on your choices, your circumstances and things no one controls, like the economy or a change at work. Ramirez Financial doesn't promise any particular result, such as paying off a debt by a certain date, reaching a savings goal or raising a credit score.

5. Sessions

Sessions are by Google Meet or phone. Current sessions and prices:

- Initial consultation: free, 30 minutes
- 1-on-1 financial coaching: $40, 60 minutes
- Follow-up session: $20, 30 minutes

Prices are listed at ramirezfinancial.net. If they change, the new price applies only to sessions booked after the change. Sessions aren't recorded unless we both agree.

6. Payment

After each paid session, you'll get an invoice from Square. It's due within 7 days, and you can pay it online from the invoice link. Please never send card numbers by email or text, or read them out over the phone.

7. Cancelling, rescheduling and missed sessions

If you need to cancel or reschedule, please let us know at least 12 hours before your session. Use the link in your confirmation email, or call or text 720-837-2035.

There's no fee for a late cancellation or a missed session. We'll help you pick a new time. If you're more than 15 minutes late without word, the session counts as missed, and a session that starts late still ends on time. If sessions are missed often, we may talk about whether now is the right time for coaching.

8. Privacy and confidentiality

What you share stays private. Jose and his assistant, who handles scheduling and paperwork, are the only people who see your information, and both keep it confidential.

- Your information is kept in Square (appointments and payments) and Google Workspace (the intake form, email and files), and used only to coach you.
- We never ask for Social Security numbers, account numbers or passwords, and we never sell your information.
- We share it only with your permission, when the law requires it, or if someone's safety is at risk.
- You can ask to see, update or delete your information at any time, except records we must keep for taxes.

Full details are in our privacy notice at ramirezfinancial.net/privacy.

9. Your part

Share accurate information, let Jose know when something big changes, and do your best on the steps you agree to between sessions. You're responsible for your financial decisions and what comes of them.

10. Ending coaching

Either of us can end coaching at any time by letting the other know. You pay only for sessions that already happened.

11. Limits of responsibility

To the extent the law allows, Ramirez Financial and Jose Ramirez aren't responsible for losses that come from financial decisions you make, and their total responsibility for any claim is limited to the fees you paid in the 3 months before it.

12. The fine print

Colorado law governs this agreement. It's the whole agreement between us about coaching, and any change has to be in writing and agreed to by both of us. If any part can't be enforced, the rest still applies. Checking "I agree" on the intake form counts the same as signing it.

Questions about this agreement? Call or text 720-837-2035 or email jose@ramirezfinancial.net.

Signatures

By signing, you agree to this coaching agreement.

Client

PRINTED NAME

SIGNATURE

DATE

Ramirez Financial

Jose Ramirez, Financial Coach

PRINTED NAME

SIGNATURE

DATE