‘Terms and Conditions’ Web Content

Please read these Terms and Conditions carefully before engaging in financial coaching services provided by The Money Study and/or it’s associates. These terms outline the rights and obligations of both the financial coach and the client and govern the use of the services offered. By engaging in financial coaching, you agree to abide by these Terms and Conditions.

1. Scope of Services

The Money Study and/or it’s associates provides financial coaching services to assist clients in achieving their financial goals. The services may include but are not limited to financial analysis, budgeting, retirement strategies, investment guidance, debt management, and financial education. The specific services provided will be agreed upon between the financial coach and the client.

2. Client Responsibilities

As a client, you agree to:

- Provide accurate and complete information about your financial situation, goals, and any relevant circumstances.
- Be open and honest during coaching sessions, providing all necessary information for effective financial coaching.
- Implement the strategies and recommendations discussed during coaching sessions to the best of your ability.
- Take full responsibility for your financial decisions and outcomes, understanding that the financial coach's role is to provide guidance and support, but ultimate decisions rest with you.
- Respect the agreed-upon coaching schedule and give reasonable notice if you need to reschedule or cancel a session.

3. Financial Coach Responsibilities

As a financial coach, The Money Study and/or it’s associates agrees to:

- Provide professional financial coaching services to the best of their abilities and expertise.
- Maintain confidentiality and privacy regarding client information, except where required by law or with the client's consent.
- Offer guidance and support based on the information provided by the client but acknowledge that the client retains the right to make their own financial decisions.
- Continuously update knowledge and skills to provide up-to-date and relevant financial coaching services.
- Treat clients with respect, professionalism, and empathy, fostering a safe and supportive coaching environment.

4. Fees and Payment

The fees for financial coaching services will be communicated to the client prior to engagement. Payment terms and methods will be agreed upon between the financial coach and the client. Failure to make timely payments may result in the suspension or termination of coaching services.

5. Cancellation and Refunds

If a client needs to cancel or reschedule a coaching session, reasonable notice should be given to the financial coach. If you cancel your appointment with-in 24hours of the coaching sessions you may incur a cancellation fee which will be considered on a case-by-case basis, taking into account the cancellation circumstances.

6. Limitation of Liability and Disclaimer

The information provided during financial coaching sessions is for general guidance and educational purposes only. It should **not** be considered as professional financial advice or a substitute for personalised consultation with a qualified financial advisor. While The Money Study and/or it’s associates strives to provide accurate and helpful information, the client acknowledges that any financial decisions made are their own and assumes all risks associated with those decisions.

The Money Study and/or it’s associates shall not be held liable for any direct or indirect damages, losses, or expenses incurred as a result of the client's financial decisions or actions. The client agrees to release The Money Study and/or it’s associates from any claims, demands, or liabilities arising out of or related to the financial coaching services.

7. Confidentiality

All client information shared during financial coaching sessions will be kept confidential, except where required by law or with the client's consent. Simple Steps Retirement will not disclose any personally identifiable information without proper authorisation.

8. Termination

Either party may terminate the financial coaching relationship at any time by providing written notice to the other party. Upon termination, any outstanding fees must be settled according to the agreed-upon payment terms.

9. Acknowledgement

By engaging in financial coaching services provided by The Money Study and/or its associates, you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions and the disclaimer statement.

Effective Date: 26/12/2023

The Money Study