

3 STRANDS FINANCIAL COACHING

DISCLAIMER AND WAIVER

1. The mission of 3 Strands Financial Coaching is to help people find hope and peace while learning to independently manage their finances.
2. Participant(s) have retained 3 Strands Financial Coaching to provide financial coaching services to him or her solely on an advisory basis. The services are being provided with the understanding that 3 Strands Financial Coaching is not engaged in rendering legal, tax, financial, counseling or other professional services or advice. From time to time, 3 Strands Financial Coaching may refer Participant(s) to an appropriate professional for more in depth financial, legal or tax planning.
3. Participant(s) is using the services provided by 3 Strands Financial Coaching at Participant(s)' own risk. Services are being provided without any warranty of any kind, either express or implied, including without limitation any warranty for information services, counseling, or products provided through or in connection with the services. 3 Strands Financial Coaching shall not be responsible for any loss or damage caused, or alleged to have been caused, directly or indirectly, by the information or ideas contained, suggested, or referenced in the services. Participant(s)' used of the services indicates Participant(s)' understanding that Participant(s) is/are able to make his or her own decisions about financial matters, and 3 Strands Financial Coaching is not responsible for any financial decisions or funding decisions made by Participant(s), or which Participant(s) fails to make.
4. All communications between Participant(s) and 3 Strands Financial Coaching are confidential. No information about Participant(s) will be released by 3 Strands Financial Coaching without Participant(s)' permission.
5. Participant(s) hereby waives any and all claims against 3 Strands Financial Coaching and its principals, employees, volunteers and agents as it relates to financial coaching services and/or any consequences that may occur as the result of any advice given.
6. Any written materials provided to Participant(s) during the course of financial coaching are owned by 3 Strands Financial Coaching and may be reproduced or reprinted by the Participant(s) for Participant(s) own personal use. All other reproduction, retransmission or reprinting of any written materials provided to Participant(s) is expressly prohibited unless 3 Strands Financial Coaching has expressly granted its prior written consent to so reproduce, retransmit or reprint the materials.

Participant: _____

3 Strands Financial Coaching

Date: _____

By: _____

Participant: _____

Date: _____

Date: _____