**FINANCIAL COACHING AGREEMENT**

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

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

**Fees:** Coaching is billed at **$79.99+ per session**, based on complexity. Sessions last approximately one hour and are conducted by video call.. Payment is due **24 hours in advance**. Brief check-ins between sessions are allowed.

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

**Client Responsibilities:** Clients are responsible for their financial decisions and follow-through. Coaching is educational; results depend on Client effort. The Coach will not contact creditors or make decisions on the Client’s behalf.

**No Guarantee & Limitation of Liability:** No specific results are guaranteed. The Coach is not liable for actions taken by the Client based on coaching.

**Cancellation:** 24-hour notice is required for cancellation. Refunds are provided with proper notice. Late cancellations incur a 15% fee. No-shows may be charged 50%.

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

**Arbitration:** Any disputes will be resolved by arbitration under Texas law or via the American Arbitration Association. Arbitration fees will be paid by the losing party. This clause does not waive Client rights under federal or state securities laws.

**Client Signature:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
**Name (Print):** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
**Date:** \_\_\_\_ / \_\_\_\_ / \_\_\_\_\_\_

**Client Signature (if joint):** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
**Name (Print):** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
**Date:** \_\_\_\_ / \_\_\_\_ / \_\_\_\_\_\_

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