

# Erased Financial Services (EFS) Financial Literacy Consulting and Coaching Agreement

This Financial Literacy Consulting and Coaching Agreement is entered into on this \_\_\_\_ day of \_\_\_\_\_, 2025 (date specified in the Initial Consultation page) by and between:

**Consultant**, Erased Financial Services, providing online services to the United States, Canada, and New Mexico and **Client**, (name added on the Initial Consultation page), located at the address mentioned on the that same form.

Together referred to as "**the Parties.**"

## 1. Scope of Services

The Consultant agrees to provide the following services to the Client:

- 1.1 **Financial Literacy Coaching and Consulting Services:** Coaching sessions to educate the Client on financial literacy, consumer law, and related strategies tailored to their financial goals.
- 1.2 **Free Credit Repair Services:** Assistance in identifying and disputing inaccurate, incomplete, or unverifiable information on the Client's credit report as part of the consulting package.

## 2. Fees and Payment

- 2.1 **Initial Coaching Fee:** The Client agrees to pay a one-time coaching fee of **\$50.00**, due upon signing this Agreement.
- 2.2 **Monthly Retainer Fee:** The Client agrees to pay a recurring monthly retainer fee based on the Membership Plan chosen. The payment will be withdrawn six days after signing up for a Membership Plan.
- 2.3 **Payment Method:** All payments shall be made via credit card, ACH transfer, PayPal, etc.
- 2.4 **Returned Check/ Payments:** Returned payments are subject to a fee of \$25 only if the institution charges us. Services may be paused until payment is received.

## 3. Term and Termination

- 3.1 **Term:** This Agreement begins on the date of signing and will remain in effect on a month-to-month basis unless terminated by either party.
- 3.2 **Termination by Client:** The Client may terminate this Agreement at any time with a 30-day written notice. Fees already paid are non-refundable.
- 3.3 **Termination by Consultant:** The Consultant reserves the right to terminate this Agreement for non-payment or breach of contract with a 7-day written notice to the Client.

## 4. Free Credit Repair Services

- 4.1 The Client will receive free credit repair services for the duration of this Agreement.
- 4.2 The Client acknowledges that the Consultant does not guarantee specific outcomes, such as credit score improvements or deletion of specific items, as these are dependent on third-party agencies.

## **5. Client Responsibilities**

5.1 The Client agrees to provide accurate and complete information necessary for the Consultant to deliver the services effectively.

5.2 The Client must respond promptly to Consultant's requests for documents or information.

5.3 Failure to provide required information may delay services, for which the Consultant is not liable.

## **6. Confidentiality**

Both Parties agree to maintain the confidentiality of all non-public information exchanged during the course of this Agreement. The Consultant will not share Client's information with third parties without written consent, except as required by law.

## **7. Disclaimer**

The Consultant does not provide legal, tax, or financial advice. The services provided are for educational and informational purposes only. The Client is encouraged to consult with licensed professionals for specific advice.

## **8. Limitation of Liability**

The Consultant's liability is limited to the total amount of fees paid by the Client under this Agreement. The Consultant is not liable for any indirect, incidental, or consequential damages arising from the services provided.

## **9. Governing Law**

This Agreement shall be governed by and construed in accordance with the laws of the State (State mentioned in the Initial Consultation page).

## **10. Entire Agreement**

This Agreement constitutes the entire understanding between the Parties and supersedes all prior agreements, representations, or understandings, whether written or oral.

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## **Acknowledgment and Acceptance**

By signing below (adding name on the Initial Consultation page), both Parties acknowledge that they have read, understood, and agreed to the terms and conditions outlined in this Agreement.

### **Consultant:**

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Date: \_\_\_\_\_

### **Client:**

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Date: \_\_\_\_\_