

**Q. Why do I need a Financial Coach?**

**A. If you're feeling stressed or uncertain about the future or simply want a "Financial Health Snapshot Review", this process is very helpful. We work only for you and will put a fresh, objective set of eyes on your situation and provide you with unbiased information and suggestions. There are no hidden agendas, products or fees. If you are or have experienced any of the following:**

- **unemployed**
- **changed jobs**
- **living paycheck to paycheck**
- **getting credit card late fees**
- **bank overdraft charges**
- **don't have a personal budget**
- **not saving as much as you want**

**then you should [contact us](#) immediately so we can help you!**

**Q. How can I justify paying for Financial Coaching if I can't even afford to pay my bills?**

**A. We view coaching sessions as a serious investment. Our service should not only pay for itself (in the form of increased cash flow, lower interest and fees, improved lifestyle, lowered stress levels, better marriage, etc.), but it should actually make you money over the course of your coaching cycle. Knowing this, how can you NOT afford to meet with us? If you want to change your life, you must stop doing what got you to where you are now, and decide to travel down a new path.**

**Q. How much do you charge for personal financial coaching services?**

**A. Because each person's situation is different, we do not charge all customers the same price. We have a two-tiered rate structure based on total household income. Eric offers [an initial 30-minute consultation](#) to see if financial coaching is appropriate for you and HFC. There is no commitment or obligation after this initial contact.**

**Q. I'm struggling with debt and planning to file bankruptcy to wipe my slate clean and start over. Won't I save money in the long run this way?**

**A. Bankruptcy is never a good plan, and we will help you avoid it if at all possible. Most**

families often have better options. The current cost to file bankruptcy averages thousands of dollars. The new bankruptcy law also requires families to complete a class at a personal cost to them. Bankruptcy is simply a quick fix which only attempts to treat the symptom (debt) and not the real problem (overspending or living without a plan and goals).

Bankruptcy is also extremely hard on marriages and families, and most couples do not survive in the long run. Bankruptcy is ranked among the top 10 life-altering events, along with divorce and the death of a family member.

Why not spend a small fraction of the cost of bankruptcy and let us help you develop personal financial habits that will change your life. We'll show you how to overcome your debt and develop good habits that will allow you to win!

**Q. Should I use Debt Consolidation to help solve my problems and to get ahead?**

**A.** Not if you only intend to treat the symptom of the real problem. Debt consolidation doesn't address the real underlying problem which is the reason you are in debt in the first place. We'll help you change your habit patterns so you break the cycle and change your life. We want you to win!

**Q. What if I don't have time to do a budget every month?**

**A.** Before a builder builds a house, does he have a blueprint drawn? In any major sporting event, do they just run around, or do they have a plan? Your income is the greatest wealth-building tool you have. As Americans, we usually plan for other things in life, but amazingly, not many of us adequately plan our finances. Is it time for you to stop wondering where your money went and instead purposely plan for where it will go? After establishing a budget, many families are able to spend just 15 minutes each month, preparing the budget for the next month.

**Q. I've tried budgeting and it doesn't work for me. Why?**

**A.** Budgeting may NOT work the first month or two that you use it. If you've never kept track of your finances, you'll quickly realize there are many things eating into it. Here are some tips to help you out:

1. Spend every dollar on paper before the month begins.
2. Over-fund your groceries category. Many people do not realize how much they spend each month. If you budget too high, you can always lower it the next month.
3. Give the budget a few months (3-4) to start working. It is not abnormal for it *not* to work initially.

**Q. Do you sell stocks, securities or insurance products?**

**A.** No, we do not sell any products. Our mission is to serve our clients. We teach you how to build a better future through successful management of your finances, budget and your goals. There is no potential for hidden agendas or conflicts of interests because we only work for YOU.

**Q. What do I need to do to set up an appointment?**

**A.** First contact us to set up a free consultation. Eric will meet with you personally to make sure that coaching is a good fit for you and your family.

**Q. How does a coaching session work?**

**A.** We will email, mail or fax you pre-work forms in order to gather your financial information. This allows our time together to be as helpful to you as possible. We take into consideration where you are in life as well as your future goals. From there we help you develop a plan so that you can reach your goals. For more information, please [contact us](#).

**Q. Do you offer a free consultation?**

**A.** Yes. We offer a free 30-minute consultation over the phone or in person. You can simply [contact us](#) or [email us](#) and we will talk about your situation.

**Q. How do we work together?**

**A.** We work either in person in your home, over the telephone and/or through email communication.

**Q. What about sharing my personal information with you?**

**A.** Financial Coaching is a very intimate relationship because we talk about your life, goals, dreams and analyze your spending behaviors. It also can be a bit embarrassing or intimidating to discuss your situation and your goals (or lack thereof); but we pride ourselves in being nonjudgmental and actively listen to you as we work together. All information you provide us is kept confidential. We also keep our client names confidential unless you provide us authorization to share with others.

**Q. I know someone who could use your services. How do I get them to contact you?**

**A.** There are several ways:

- 1) Ask them to [contact us directly](#)
- 2) Provide us their name, phone number and brief synopsis of their situation from your perspective  
and we will contact them and use your name as a reference
- 3) Purchase a gift certificate for them to use to try our services