

New Life Gillette Church

Financial Coaching Disclaimer and Waiver

I, _____ (referred herein as the “Participant(s)”), hereby acknowledge and confirm the following:

1. Participant(s) has requested New Life Gillette Church (referred herein as the “Church”) to provide financial coaching services (referred herein as the “Services”) to him or her solely on an advisory basis. The Services are being provided with the understanding that the Church is not engaged in rendering legal, tax, financial, counseling, or other professional services or advice.
2. Participant(s) is utilizing any or every part of the Services entirely at Participant(s)’ own risk. Services are being provided “as is” without warranty of any kind, either express or implied, including without limitation any warranty for information services, counseling, or products and services provided through or in connection with the Services. The Services are requested at the Participant(s)’ own choice and with inherent singular responsibility. The Church 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)’ use of the Services indicates Participant(s)’ understanding that Participant(s) is able to make his or her own decisions about financial matters, and the Church is not responsible for any financial decisions or funding decisions made by Participant(s), or which Participant(s) fails to make.
3. The Church’s Services are being provided free of charge.
4. In general, all communications between Participant(s) and Coach are confidential. No information about Participant(s) will be released outside the Church without Participant(s)’ permission. The EXCEPTIONS to confidentiality include, but are not limited to the following: (1) the Coach determines Participant(s) is a threat to himself or herself, or another person; (2) there is suspected abuse or neglect of a child, an elderly or disabled person; (3) Participant(s) is threatening to commit a crime; (4) there is a medical emergency; or (5) through a court order to disclose Participant(s)’ records. In the event of such a situation, Coach will make reasonable efforts to discuss it with Participant(s) before taking any action.
5. Participant(s) hereby waives any and all claims against the Church, its pastoral staff, directors, officers, employees, volunteers, agents, and other members that relate to financial coaching services or the consequences that may occur as a result of following the advice given. Any disputes that may arise between Participant(s) and the Church shall be resolved by mediation, and if not resolved by mediation, then by binding arbitration under the procedures and supervision of the Mediation Law Group, Faith-Based Dispute Division. In the event that the Mediation Law Group ceases to exist during the course of this Financial Coaching Disclaimer and Waiver, arbitration shall be conducted according to the rules of the American Arbitration Association.

Participant(s): _____
Date: _____

Coach: _____
Date: _____

Participant(s): _____
Date: _____

Financial Coaching Preparation Checklist

Name(s) _____

Date _____

Street Address _____

City, State, Zip _____

Telephone _____

Email _____

What is your current financial situation?

Clarify Goals - What do you want to accomplish with this meeting?

Please utilize the **Initial Budget Form** to list your income/bills/debts/other expenses. It is VERY IMPORTANT that this be completed PRIOR to the meeting.

Bring copies of your paycheck stub/bills/debts with you.

Do you have Microsoft Excel on your computer? YES NO

Initial Budget Form

	Amount	How Often?	Date Due?		Amount	How Often?	Date Due?
INCOME (Take Home Pay)				Food			
Income 1	_____	_____	_____	Groceries	_____	_____	_____
Income 2	_____	_____	_____	Dining Out	_____	_____	_____
Income 3	_____	_____	_____	School Lunches	_____	_____	_____
Income 4	_____	_____	_____	Other	_____	_____	_____
	_____	_____	_____	Other	_____	_____	_____
OUTGO (Actual Expenses)				Clothing			
Giving				Children	_____	_____	_____
Charitable Organizations	_____	_____	_____	Adults	_____	_____	_____
Gifts	_____	_____	_____	Other	_____	_____	_____
Christmas Gifts	_____	_____	_____	Other	_____	_____	_____
	_____	_____	_____	Other Debts			
Saving				Credit Card 1	_____	_____	_____
Emergency Buffer Fund	_____	_____	_____	Credit Card 2	_____	_____	_____
Retirement Fund	_____	_____	_____	Credit Card 3	_____	_____	_____
New Car Fund	_____	_____	_____	Credit Card 4	_____	_____	_____
New Furniture Fund	_____	_____	_____	Credit Card 5	_____	_____	_____
College Fund	_____	_____	_____	Student Loan 1	_____	_____	_____
Wedding Fund	_____	_____	_____	Student Loan 2	_____	_____	_____
Other	_____	_____	_____	Student Loan 3	_____	_____	_____
Other	_____	_____	_____	Furniture	_____	_____	_____
	_____	_____	_____	Other	_____	_____	_____
Housing				Other	_____	_____	_____
Mortgage - 1st	_____	_____	_____	Other	_____	_____	_____
Mortgage - 2nd	_____	_____	_____	Other	_____	_____	_____
Rent	_____	_____	_____	Other	_____	_____	_____
Homeowner's Insurance	_____	_____	_____	Other	_____	_____	_____
Renter's Insurance	_____	_____	_____	Other	_____	_____	_____
Property Taxes	_____	_____	_____	Other	_____	_____	_____
Homeowner's Association Fees	_____	_____	_____	Other	_____	_____	_____
Electricity	_____	_____	_____	Personal			
Natural Gas	_____	_____	_____	Health Insurance	_____	_____	_____
Telephone	_____	_____	_____	Life Insurance	_____	_____	_____
Cable TV - Satellite TV	_____	_____	_____	Child Care	_____	_____	_____
Internet	_____	_____	_____	Alimony	_____	_____	_____
Water	_____	_____	_____	Child Support	_____	_____	_____
Sewer	_____	_____	_____	Vacation	_____	_____	_____
Other	_____	_____	_____	Income Taxes	_____	_____	_____
Other	_____	_____	_____	Entertainment	_____	_____	_____
	_____	_____	_____	Cell Phone	_____	_____	_____
Transportation				Other	_____	_____	_____
Car Payment - 1	_____	_____	_____	Other	_____	_____	_____
Car Payment - 2	_____	_____	_____	Other	_____	_____	_____
Car Insurance	_____	_____	_____	Other	_____	_____	_____
Car License Plate Fees/Taxes	_____	_____	_____	Other	_____	_____	_____
Gasoline/Diesel	_____	_____	_____	Other	_____	_____	_____
Car Repairs	_____	_____	_____	Other	_____	_____	_____
Oil Change/Maintenance	_____	_____	_____	Other	_____	_____	_____
Other	_____	_____	_____				
Other	_____	_____	_____				