READY TO WIN COACHING

Six-Week H.E.A.L. Group Coaching Agreement

VernExpressions LLC | Operating as Ready to Win Coaching & Community

When healing begins, transformation follows.

Participant Information

Participant Full Name: _____

Email Address: _____

Phone Number: _____

Cohort: _____ Program Start Date: _____

Program End Date: _____

Program Investment: $497 per participant

Payment Arrangement: Full Payment / Approved Payment Plan

1. Purpose of This Agreement

This Coaching Agreement is entered into between VernExpressions LLC, operating as Ready to Win Coaching & Community (the 'Coach'), and the individual enrolling in the Six-Week H.E.A.L. Group Coaching Program (the 'Participant'). It establishes program expectations, responsibilities, payment terms, confidentiality, and participation guidelines.

Ready to Win Coaching provides a supportive, faith-informed, trauma-informed coaching environment designed to help women explore personal challenges, strengthen self-worth, establish healthy boundaries, and begin choosing themselves without guilt.

2. The H.E.A.L. Coaching Method

H — Hear Your Story: Acknowledge your experiences, emotions, and personal journey.

E — Explore the Roots: Identify patterns, beliefs, and experiences that may influence present choices.

A — Align With Truth: Challenge limiting beliefs, reconnect with your worth, and develop healthier perspectives.

L — Lead Into Your New Life: Take intentional steps toward personal growth, confidence, and positive change.

Individual results are not guaranteed.

3. Program Structure and Services

The program includes six weekly live group coaching sessions via Zoom; guided discussions and activities; weekly reflection exercises and action steps; access to the cohort’s private H.E.A.L. Circle on WhatsApp; group encouragement and accountability; and thirty days of post-program aftercare support.

The Coach will provide the schedule, Zoom access, and WhatsApp instructions. Aftercare provides encouragement and accountability through designated program channels, not additional individual sessions unless separately agreed.

4. Connection Call and Enrollment

Every participant begins with a complimentary one-on-one Connection Call to discuss goals, expectations, questions, and mutual fit. The call does not guarantee acceptance.

Prospective participants receive this agreement for review before the Connection Call and need not sign beforehand. If both parties agree to proceed, the Participant may electronically sign and pay securely through Stripe while the call remains in progress. Participants may request more time without pressure. Enrollment is confirmed upon signature and successful required payment.

5. Program Investment and Payment

The total program investment is **$497 per participant**. Payment plan options may be available, subject to approval and the specific amounts and due dates disclosed at enrollment or in a separate written payment schedule.

Payments are processed securely through Stripe. The initial required payment and signed agreement confirm enrollment. Remaining balances are payable according to the accepted schedule. No additional charges will be imposed without prior disclosure and agreement.

6. Cancellation, Withdrawal, and Refund Policy

Before the program begins: Written cancellation requests must be received by Ready to Win Coaching at least seven (7) calendar days before the scheduled cohort start date. Timely written requests qualify for a full refund of payments made. Requests received fewer than seven calendar days before the start date are not eligible for a refund, except as required by law.

After the program begins: Once the first scheduled group coaching session begins, program payments are nonrefundable except as required by law. Voluntary withdrawal, discontinuation, or missed sessions do not entitle participants to refunds for unused sessions. Approved payment-plan obligations remain due subject to the agreement and applicable law.

Cancellation by the Coach: If Ready to Win Coaching cancels before the program begins, all payments will be refunded. If it discontinues the program after commencement and cannot provide remaining services, an appropriate refund will be made for undelivered services. Nothing limits legally required cancellation or refund rights.

Written cancellation contact email: VernExpressions.coaching@gmail.com

7. Attendance and Participation

Participants are encouraged to attend all six sessions, provide advance notice of absence where possible, and complete reflections and action steps. Missed sessions do not automatically qualify for makeup sessions or refunds, subject to the refund policy and law. Personal sharing is voluntary; participants may decline any question or activity.

8. Group Confidentiality and Privacy

Participants must respect the privacy of other members and must not share personal stories, distribute WhatsApp conversations, disclose contact details, identify participants publicly, or record, photograph, or screenshot sessions or private conversations without appropriate permission.

The Coach will treat participant information as confidential except where disclosure is required or permitted by law, including serious safety concerns. Absolute confidentiality cannot be guaranteed in a group or on third-party platforms. WhatsApp phone numbers and some profile information may be visible to other group members.

9. WhatsApp H.E.A.L. Circle Guidelines

Each cohort has a private H.E.A.L. Circle for program questions, encouragement, reflections, accountability, and designated aftercare. Participants must communicate respectfully, maintain boundaries, and avoid unsolicited promotion, harassment, and disclosure of private information. The Coach will communicate availability and response expectations. WhatsApp is not an emergency or crisis service.

10. Coaching Is Not Therapy

Coaching is personal development and empowerment support, not psychotherapy, counseling, psychiatric treatment, or medical care. The Coach does not diagnose or treat mental health conditions. Exploring emotions and past experiences does not replace clinical treatment. Participants are encouraged to seek qualified professional support when needed. The Coach may recommend outside support or discuss whether coaching remains appropriate.

11. Personal Responsibility

Coaching is collaborative. Personal growth occurs at an individual pace, results vary, and specific emotional, relational, professional, or financial outcomes are not guaranteed. Participants remain responsible for their own decisions and actions. The Coach provides guidance, tools, encouragement, and accountability while respecting autonomy.

12. Faith-Based Encouragement

The program incorporates Christian values and may include scripture, prayer, or spiritual reflection. Participants of different faith backgrounds will be treated respectfully. Prayer and spiritual exercises are voluntary.

13. Respectful Group Environment

Discrimination, harassment, bullying, intimidation, and repeated boundary violations are prohibited. The Coach may address concerns privately and seek resolution where appropriate. Serious or repeated violations may result in removal. Refunds or outstanding payment obligations following removal are subject to the refund policy, circumstances, and law.

14. Program Materials and Intellectual Property

Original worksheets, journals, exercises, videos, and program materials are provided for personal use. Participants may not reproduce, sell, distribute, publish, or commercially exploit proprietary materials without written permission. Participants retain ownership of their personal reflections and original contributions.

15. Session Recordings and Testimonials

Group sessions will not be recorded or shared without appropriate advance notice and consent. Enrollment does not authorize use of a participant’s name, photograph, story, or testimonial in marketing. Identifiable promotional use requires separate voluntary permission. Testimonials are never required.

16. Program Changes and Communication

The Coach will make reasonable efforts to deliver all six sessions and promptly notify participants of necessary rescheduling or material changes. If the program cannot be delivered, rescheduling, alternatives, or refunds will be addressed under the cancellation policy and applicable law.

17. Duration of Agreement

The agreement takes effect upon acceptance by both parties and continues through the six-week program and thirty-day aftercare period. Confidentiality, intellectual property, and other provisions intended to survive completion or termination remain applicable.

18. Acknowledgment and Consent

By signing, the Participant confirms having read and understood this agreement, the coaching scope and limitations, the $497 fee and payment obligations, the seven-day written cancellation requirement and refund policy, group confidentiality and boundaries, and the voluntary nature of sharing and participation. The Participant consents to the Six-Week H.E.A.L. Group Coaching Program.

19. Electronic Signatures

The parties agree to electronic signatures, intended to have the same effect as handwritten signatures to the extent permitted by applicable law.

Participant Signature

Full Name: _____

Electronic Signature: _____

Date: _____

Coach Signature

Lavern P. Oliver, MBA

Certified Life Empowerment Coach | Trauma-Informed Empowerment Coach

VernExpressions LLC | Ready to Win Coaching & Community

Signature: _____ Date: _____

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