

TERMS & CONDITIONS

Effective Date: September 10, 2026

Last Updated: September 10, 2026

Welcome to **Intertwined Journeys Coaching & Consulting** (“Intertwined Journeys,” “we,” “us,” or “our”). These Terms & Conditions (“Terms”) govern your use of our website, services, programs, products, and related resources.

By accessing our website or purchasing, enrolling in, or participating in any of our services, you acknowledge that you have read, understood, and agree to be bound by these Terms.

If you do not agree with these Terms, please do not use our website or services.

1. ABOUT OUR SERVICES

Intertwined Journeys Coaching & Consulting provides coaching and consulting services designed to support personal growth, relationships, life transitions, and financial education and decision-making.

Our services may include:

- Life and transformation coaching
- Relationship coaching
- Stepfamily and blended-family coaching
- Individual and couples coaching
- Workshops, courses, and educational programs
- Group coaching or coaching communities
- Student loan debt consulting and education
- Digital products, resources, guides, and other educational materials
- Discovery calls and consultation sessions

The specific services, scope, duration, fees, and deliverables will be communicated at the time of purchase or enrollment.

2. COACHING IS NOT THERAPY

Coaching and consulting services provided by Intertwined Journeys are **not psychotherapy, counseling, psychological treatment, medical treatment, or emergency mental health services**.

Participation in coaching does not create a therapist-client relationship.

Coaching may involve discussion of personal experiences, emotions, relationships, goals, beliefs, behaviors, or life circumstances. However, coaching is intended to support personal development, insight, goal setting, accountability, and action rather than diagnose or treat mental health conditions.

If you are experiencing a mental health emergency, are at risk of harming yourself or someone else, or require clinical treatment, please contact an appropriate licensed healthcare professional or emergency service.

If you are seeking therapy services, please use the appropriate therapy practice and clinical channels rather than submitting confidential clinical information through this website.

3. CLIENT RESPONSIBILITY

Coaching is a collaborative process. You understand that your results depend on your participation, decisions, effort, circumstances, and implementation of strategies discussed during coaching.

Intertwined Journeys does not guarantee any particular outcome, transformation, financial result, relationship outcome, or level of success.

You are responsible for:

- Providing accurate information relevant to your coaching or consulting goals
- Participating honestly and openly to the extent you are comfortable
- Completing agreed-upon exercises, assignments, or action steps
- Making your own decisions and taking responsibility for those decisions
- Seeking appropriate professional advice when necessary
- Communicating questions, concerns, scheduling conflicts, or changes in circumstances

Coaching recommendations are intended to support your decision-making and should not be understood as guarantees or directives.

4. NO GUARANTEE OF RESULTS

Every client and situation is different.

While we use professional experience, education, coaching methodologies, and available resources to support you, we cannot guarantee specific results.

Examples of outcomes that cannot be guaranteed include:

- Improving or saving a relationship
- Reaching a particular personal or professional goal
- Achieving a specific income or financial outcome

- Eliminating conflict
- Changing another person's behavior
- Obtaining a particular student loan outcome
- Receiving loan forgiveness, discharge, cancellation, or repayment benefits
- Reducing a specific amount of debt
- Obtaining approval for a particular financial program

You acknowledge that you remain responsible for your choices and actions.

5. STUDENT LOAN DEBT CONSULTING

Student loan debt consulting services are intended to provide education, organization, guidance, and support related to student loan debt and repayment considerations.

Unless expressly stated otherwise in a written agreement, Intertwined Journeys does not:

- Guarantee loan forgiveness, cancellation, discharge, or repayment results
- Guarantee approval for any government, lender, servicer, or other program
- Make decisions on behalf of government agencies, lenders, or loan servicers
- Represent itself as a government agency
- Provide legal advice
- Provide tax advice
- Guarantee that information supplied by a loan servicer, lender, government agency, or other third party is accurate or complete

You remain responsible for reviewing information relating to your loans and making decisions regarding your financial circumstances.

Because student loan programs, regulations, policies, and eligibility requirements may change, you should verify important information with the applicable government agency, loan servicer, lender, attorney, tax professional, or other qualified professional when appropriate.

6. FEES AND PAYMENT

Fees for services, courses, programs, consultations, and products will be communicated before purchase or enrollment.

By purchasing a service, you agree to pay the stated fee according to the payment terms presented at checkout, during enrollment, or in a separate service agreement.

Depending on the service, payment may be required:

- In full before services begin
- By installment

- Through a payment plan
- According to another written agreement

Failure to make required payments may result in suspension or termination of services.

You authorize applicable payment processors to process payments according to the payment terms you select.

7. PAYMENT PLANS

If you choose a payment plan, you agree to make each scheduled payment regardless of whether you attend every session or use every resource included in the program, unless a separate written agreement states otherwise.

A payment plan is a payment arrangement for the total purchase price and is not automatically a pay-as-you-go cancellation option.

If a payment fails, Intertwined Journeys may pause access to services, resources, or programs until the account is brought current.

8. CANCELLATIONS AND RESCHEDULING

If you need to cancel or reschedule an appointment, please provide reasonable advance notice.

Specific cancellation, rescheduling, refund, and attendance policies may vary by service and will be communicated during scheduling or enrollment.

Missed appointments, late cancellations, or failure to attend may be subject to the applicable cancellation or missed-session policy.

Intertwined Journeys reserves the right to modify or cancel an appointment, workshop, group session, or program when circumstances require. When reasonably possible, we will provide notice and offer an appropriate alternative.

9. REFUNDS

Refund eligibility depends on the specific service or product purchased.

Because coaching services may involve reserved time, preparation, digital materials, and access to proprietary resources, certain purchases may be non-refundable once services have begun or digital materials have been delivered.

Any refund policy specifically presented at checkout, enrollment, or in a written service agreement will govern that purchase.

Nothing in these Terms is intended to eliminate any refund or cancellation rights that cannot legally be waived.

10. DIGITAL PRODUCTS AND EDUCATIONAL MATERIALS

Intertwined Journeys may offer digital products such as workbooks, guides, scripts, journals, courses, templates, recordings, or other educational resources.

Unless otherwise stated, purchases provide you with a limited, personal, non-transferable license to use the materials for your own personal or internal educational purposes.

You may not:

- Resell the materials
- Reproduce or redistribute them
- Upload them to public websites or file-sharing platforms
- Give them to others for commercial use
- Modify and sell them as your own
- Use them to create a competing product or service

11. INTELLECTUAL PROPERTY

All content appearing on the Intertwined Journeys website and in our programs or services, including but not limited to:

- Text
- Graphics
- Logos
- Branding
- Workbooks
- Worksheets
- Videos
- Audio
- Courses
- Frameworks
- Coaching materials
- Templates
- Scripts
- Educational resources
- Program names and concepts

is owned by or licensed to Intertwined Journeys and is protected by applicable intellectual property laws.

You may use purchased or provided materials only as permitted by these Terms or a separate written agreement.

No ownership rights are transferred to you through your purchase or participation in our services.

12. CONFIDENTIALITY

We respect the personal nature of information shared during coaching.

However, coaching does not necessarily have the same legal confidentiality protections that may apply to psychotherapy or attorney-client relationships.

We will handle personal information according to our Privacy Policy and applicable law.

Please do not submit highly sensitive, confidential, or unnecessary personal information through general website forms, email, social media messages, or other communication channels that are not specifically designated for confidential information.

13. TESTIMONIALS AND CLIENT FEEDBACK

If you voluntarily provide a testimonial, review, success story, or other feedback about your experience, you authorize Intertwined Journeys to use that material for marketing or educational purposes only to the extent permitted by the permission you provided.

We will not knowingly misrepresent your experience or attribute a testimonial to you without appropriate permission.

14. WEBSITE USE

You agree to use this website only for lawful purposes.

You may not:

- Attempt to gain unauthorized access to the website or its systems
- Interfere with website functionality
- Introduce malicious code or harmful technology
- Scrape or copy website content for unauthorized commercial use
- Impersonate another person or entity
- Use the website in a manner that violates applicable law

We reserve the right to restrict or terminate access to the website when necessary to protect our business, users, systems, or intellectual property.

15. THIRD-PARTY SERVICES AND LINKS

Our website or services may use or link to third-party platforms, including scheduling systems, payment processors, communication platforms, social media platforms, video-conferencing services, email systems, and other technology providers.

Third-party services are governed by their own terms and privacy policies.

Intertwined Journeys is not responsible for the availability, security, content, policies, or practices of third-party websites or services.

16. COMMUNICATIONS

When you provide your phone number or email address and consent to communications, we may contact you regarding:

- Appointments
- Coaching services
- Purchases
- Account or payment matters
- Program updates
- Educational resources
- Marketing communications, where permitted

You may opt out of marketing communications at any time using the applicable unsubscribe or opt-out method.

For text messages, you may reply **STOP** to opt out of marketing text messages where applicable. Message and data rates may apply.

Some administrative or transactional communications may still be sent when necessary to provide services you have requested.

17. PRIVACY

Your use of our website and services is also governed by our Privacy Policy.

Our Privacy Policy explains what information we collect, how we use it, how we share it, and certain choices available to you.

18. PROFESSIONAL DISCLAIMER

Information provided through our website, social media, courses, workshops, coaching sessions, digital products, or other educational materials is intended for general educational and informational purposes.

It should not be considered a substitute for individualized legal, medical, mental health, tax, accounting, investment, or other professional advice.

You should consult an appropriately qualified professional when your situation requires specialized advice.

19. LIMITATION OF LIABILITY

To the fullest extent permitted by applicable law, Intertwined Journeys Coaching & Consulting and its owners, employees, contractors, affiliates, and representatives will not be liable for indirect, incidental, consequential, special, exemplary, or punitive damages arising from or related to your use of our website, services, products, or materials.

Our services are provided based on the information available to us and the scope of the service purchased.

Nothing in these Terms excludes liability that cannot legally be excluded or limited under applicable law.

20. INDEMNIFICATION

To the extent permitted by applicable law, you agree to indemnify and hold harmless Intertwined Journeys Coaching & Consulting, its owners, employees, contractors, affiliates, and representatives from claims, liabilities, damages, losses, costs, and expenses arising from your unlawful use of our website or services, violation of these Terms, or violation of another person's rights.

21. TERMINATION OF SERVICES

Intertwined Journeys may terminate or suspend coaching or consulting services when reasonably necessary, including when:

- A client violates these Terms
- Required payments are not made
- A client's behavior creates a safety concern
- The coaching relationship is no longer appropriate for the service being provided
- Continued services would be outside the scope of coaching or consulting
- There is another legitimate business or professional reason for ending services

When appropriate, we may recommend another professional or resource.

Termination does not automatically eliminate payment obligations already incurred.

22. CHANGES TO SERVICES

We reserve the right to modify, discontinue, or update services, programs, pricing, content, scheduling, or website features.

If you are already enrolled in a service or program, we will make reasonable efforts to provide notice of material changes that substantially affect the service you purchased.

23. CHANGES TO THESE TERMS

We may update these Terms from time to time.

When we make changes, we may update the “Last Updated” date at the top of this page. Your continued use of the website or services after updated Terms are posted constitutes acceptance of the revised Terms to the extent permitted by law.

24. GOVERNING LAW

These Terms will be governed by and interpreted according to the laws of the State of Texas, without regard to conflict-of-law principles, except to the extent that applicable law requires otherwise.

Any dispute will be handled in a forum having appropriate jurisdiction, subject to any mandatory rights or protections available to you under applicable law.

25. SEVERABILITY

If any provision of these Terms is determined to be invalid, unlawful, or unenforceable, the remaining provisions will remain in effect to the fullest extent permitted by law.

26. ENTIRE AGREEMENT

These Terms, together with our Privacy Policy and any separate written agreement applicable to a specific service, constitute the agreement between you and Intertwined Journeys regarding your use of our website and applicable services.

If a separate written service agreement conflicts with these Terms, the terms of the specific written service agreement will control for that service to the extent of the conflict.

27. CONTACT INFORMATION

If you have questions regarding these Terms & Conditions, please contact:

Intertwined Journeys Coaching & Consulting

Email: teana@intertwinedjourneys.com

Phone: 888-452-2496

IMPORTANT LEGAL NOTICE

This Terms & Conditions document is provided as a general business template and is not legal advice. Because Intertwined Journeys offers coaching, consulting, and student loan debt-related services, you should have this document reviewed by a qualified attorney before publishing it.

Your attorney should also confirm that the Terms accurately reflect your actual refund policies, payment plans, coaching agreements, student loan consulting activities, communication practices, and applicable federal and state requirements.