

Terms of Service

Effective: 07/10/2025

These Terms of Service govern your access to and use of services provided by Walters Financial Wellness, LLC. By booking a session, purchasing a service, or using our website, you agree to these terms.

1. Services Provided

Walters Financial Wellness, LLC offers financial education and counseling. Our services are educational and informational only and do not constitute legal, tax, or investment advice.

2. Client Responsibilities

By using our services, you agree to:

- Provide accurate and complete information
- Attend scheduled appointments or cancel/reschedule with reasonable notice
- Use the services in a lawful manner

3. Payment and Fees

- Payment is due at the time of booking unless otherwise agreed
- We reserve the right to change our pricing at any time, with notice before new charges apply
- All payments are processed securely through a third-party payment processor. We do not store your payment details.

4. Cancellations and Refunds

- Cancellations must be made at least 24 hours in advance to avoid forfeiting the session fee.
- Refunds may be granted at our discretion for cancellations made within our stated policy.

5. Confidentiality

We maintain strict confidentiality of any personal and financial information you share. Exceptions may include legal obligations or imminent harm to yourself or others.

6. Use of Website

You may use our website for personal, non-commercial purposes only. You agree not to:

- Misuse our content or logos
- Attempt to access non-public areas of the site
- Interfere with the site's operation or security

7. Limitation of Liability

We are not liable for any damages arising from:

- Use or inability to use our services
- Errors or omissions in any content or advice
- Third-party services, tools, or platforms

Our total liability will not exceed the amount paid for services received.



8. Modifications

We reserve the right to update these terms at any time. Updates will be posted on our website and are effective immediately upon posting.

9. Governing Law

These terms are governed by the laws of the State of Maryland, without regard to conflict of law principles.

10. Contact

If you have any questions about these terms, contact:

Walters Financial Wellness, LLC

Website: www.waltersfinancialwellness.com

Email: contact@waltersfinancialwellness.com