BEATING THE ODDS

Member Support — Financial Coaching

Financial Coaching

Terms of Service

Effective date: 13 August 2026 *Version: 1.0*

Financial Coaching is a one-on-one service to build budgeting, goal-setting and money confidence. These Terms of Service explain how Financial Coaching ("the Service") works, who it is for, and what is expected of members who take part. Please read this document carefully before applying. By submitting an application, you agree to be bound by these Terms.

1. Overview

Financial Coaching is a personalised, one-on-one coaching service delivered by Beating the Odds ("BTO", "we", "us", "our") that helps members take control of their finances. A dedicated coach works alongside each member over a series of sessions to build a realistic plan and the habits to stick to it.

2. Purpose & How It Supports Our Mission

Home ownership and financial stability start with control over day-to-day money. Coaching gives members the confidence and structure to save, reduce debt, and move steadily toward their housing goal — directly supporting Beating the Odds' mission to close the housing gap.

3. Who This Service Is For

Financial Coaching is for anyone who feels stuck with money, is preparing to save for a home, is recovering from financial hardship, or simply wants stronger habits and confidence.

4. Eligibility Criteria

To be considered for Financial Coaching, an applicant must:

- Be a current member of the BTO Club.

There is no minimum income requirement - Financial Coaching is designed for members at all stages.

5. How It Works — Step by Step

1. The member requests coaching through their membership account, completing an application and providing any applicable supporting evidence.
2. The member is selected from a panel of applicants to receive coaching.
3. Intake session: the coach reviews the member's income, expenses, debts and goals.
4. A personalised financial plan is created together, with clear, realistic milestones.
5. Regular coaching sessions track progress and adjust the plan on a monthly basis - one (1) session of 60 minutes and three (3) sessions of 30 minutes.
6. Once goals and habits are established, the member moves to lighter check-ins - two (2) sessions of 10 minutes, within six (6) months of the member's last coaching session.
7. The member graduates from the program and receives a certificate.

6. How It Operates

Financial Coaching is delivered by BTO financial coaches, either in person or via video call. Coaches follow a consistent framework so every member receives the same quality of support, regardless of who they see. Session notes and goals are kept on the member's file so their progress is tracked continuously and can inform future sessions.

7. What's Included

- An initial financial health check and goal-setting session.
- A written, personalised financial and savings plan.
- Scheduled coaching sessions as set out in Section 5.
- Tools and templates, including a budget planner and savings tracker.

8. Outcomes & Benefits

- A clear budget and savings plan the member owns and understands.
- Reduced debt and increased savings over time.
- Greater financial confidence and independence.
- Measurable progress toward a housing deposit or stability goal.

9. What We Ask of Members

Members are asked to attend scheduled sessions, share accurate financial information, and work on agreed actions between sessions. Coaching works best when the member is engaged and honest. Beating the Odds may treat repeated non-attendance, or a lack of engagement with agreed actions, as a member's withdrawal from the Service, and may offer the place to another applicant.

10. Cost & Fees

Financial Coaching is included in BTO Club membership at no additional cost to the member.

11. Requirements for Applicants

Members applying for Financial Coaching must provide the following as part of their application:

- Confirmation of current BTO membership.
- Accurate and complete information about income, debts, and financial goals, to allow the coach to build an effective plan.

12. Confidentiality & Records

Session notes, goals, and financial information shared during coaching are kept on the member's file to support continuity of care between sessions and coaches. This information is handled in accordance with Beating the Odds' Privacy Policy, and is not shared outside Beating the Odds except as required by law or with the member's consent.

13. Not Financial Advice

Financial Coaching is educational and supportive in nature. Beating the Odds is not a financial institution and does not provide licensed financial advice. Coaches do not recommend specific financial products, investments, loans, or insurance, and nothing provided as part of this Service should be relied upon as personal financial, legal, or taxation advice. Members are encouraged to seek independent professional advice for decisions of that kind.

14. Fraud, Misrepresentation & Non-Compliance

If an applicant or member is found to have acted fraudulently, provided false or misleading information, or withheld information material to their application or coaching, Beating the Odds may:

- Cancel the individual's BTO membership immediately; and
- Bar the individual from holding BTO membership again for a period of three (3) years from the date of cancellation.

Where a member breaches these Terms of Service, Beating the Odds reserves the right to end the member's access to Financial Coaching, and to take legal action to recover any funds or resources provided under the Service where applicable.

15. Our Rights

Beating the Odds reserves the right to decline, pause, or end a member's participation in Financial Coaching at any time it is determined the member does not meet these Terms of Service.

16. Contact

Questions about Financial Coaching, applications, or these Terms of Service can be directed to:

members@beatingtheodds.com.au

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