

For professionals and entrepreneurs

# Education and Coaching to **Transform** your financial life

For ideas about money that work . . .  
. . . turn your thinking **upside down**



“ Earn more today and learn how to  
make better plans for your future  
in **5 simple steps** ”



**PaulClaireaux.com**  
Achieve more of  
what matters to **you**

**Learn more inside...**

## You are a professional

You've worked hard to acquire your skills.

You work hard to deliver high quality services to your clients (or your employer).

But how often do you give yourself the time and space to **get some perspective** on where this is all going over the long term?

This is where coaching can help – and these notes will help you consider whether my kind of coaching could be right for you.

**“Everyone needs a coach. It doesn't matter whether we're a basketball player, a tennis player, a gymnast or a bridge player. We all need people who will give us feedback. That's how we improve.”**

[Bill Gates, Founder of Microsoft]

## How I can help

**Don't walk behind me;  
I may not lead**

**Don't walk in front of me;  
I may not follow**

**Just walk beside me and be my friend**

[Albert Camus]



Albert Camus sums up great coaching in that quote. A good coach acts as your 'sounding board' and works with you as an equal. And, if we were to work together, that's how we'd work.

I wouldn't judge or impose so-called 'solutions' on your life. But I would listen intently, give you a safe place to 'explore' your challenges and help you to 'work through' your solution ideas.

This is where the magic happens because it's where you start work on **what REALLY matters to you.**

## What makes me different?

Well, I genuinely want to help you figure out what you want.

I love teaching the fundamentals of the areas I help people with. And I'll give you short clear insights that you could act on straight away.

I guess you could say I have plenty of real life experience too!

## My approach to coaching

If we were to work together, I would help you to:

- Explore what you want for your future
- Build on your strengths and values
- Focus on the goals that really matter to you, and
- Develop realistic plans to achieve them.

I would also listen, challenge and support you on your journey to getting more of what you want.

Financial planning work is optional but if you wanted this, I could help you to:

- Reset any mistaken 'beliefs' around money that might hold you back.
- Check if your big financial goals are realistic with the funds you have available
- Adjust your plan, to get you on the track you want.
- Rate any investment that anyone could put to you before you jump into it.

I can also offer guidance on how to find a good quality adviser, if you need one, to implement any savings or investment products in the future. This guidance alone could save you hundreds or thousands of pounds in unnecessary charges.

**“A coach gives you perspective – and that's the one thing none of us are good at – seeing ourselves as others see us. So a coach really helps”.**

[Eric Schmidt, CEO of Google]

“Take control of your money and achieve more of what matters to you”

*Paul*



Get smarter ideas to help you:

**Earn more money today**

With proven ideas for your marketing and sales

**And plan your money for the future**

- Choose the right 'boxes' for your money
- Work out how much to save into them
- Save hundreds (or thousands) in fees

**Connect your money to what matters in your life**

*“This money mapping exercise is awesome”  
(Georgina, workshop delegate)*

**Money Life Map**



## Terms of business

If we agree to work together, I'll give you a detailed terms of business document so you know what to expect.

**Here are four key elements to consider now:**

### Free initial consultation

If we agree that my coaching services **might** be of benefit to you, and subject to my availability, then a free initial meeting of up to one hour may be offered.

This would allow you to find out more about the coaching process and for both of us to decide on whether my kind of coaching would be right for you.

### How much time to commit to coaching

There is **no commitment** to continue for any amount of time.

The time you spend with a coach should depend on whether you make the progress that you want. So, it could range from a few hours to many tens of hours over the course of a year.

### Money back guarantee

I want all my clients to get great value from their coaching. And, if we were to work together, I will ask if you're happy with my input, at the end of each session.

If you're not satisfied, and we're unable to find an agreed way forward, I will refund your payment for that session and our agreement will end there.

Also, if I had to discontinue our coaching engagement at any time, for whatever reason, I would also **refund your payment** for any unused session time.

### Buying blocks of time – without any lock in

If we agreed to work together, I would recommend that you purchase a block of my time. This will save you a lot of money compared to a 'pay as you go' basis.

Most coaches encourage block bookings to encourage more active engagement in the coaching process. However, in many cases this involves a 'lock in' to services.

**I do not impose any lock in.** So, if, for whatever reason, our work together stops before the block paid time is used, **I will refund the balance in full without penalty.**

You can choose to pay for my time on a 'pay as you go' basis but my hourly fees are significantly higher if you pay that way - versus block booking.

### About me

I'm an author, educator and consumer champion in the personal finance world. And, I'm on a mission to turn our ideas about money upside down.

I have a diploma in financial planning and worked for 25 years within blue chip investment and pension companies – where I enjoyed three successful careers.

I worked for many years in (business to business) sales, helping financial advisers with specific financial planning enquiries. In this role I became the top performing sales person in the UK.

That earned me a promotion to a National Accounts Manager role – in which I positioned our products and services to the senior managers of large financial advisor firms.

And later, I was invited to move into marketing, to head up Investment Product developments, where I directed multi-site projects employing hundreds of people and took our core products to number 1 in their respective markets.

So, I guess I know what works in sales and marketing – and I know exactly how the financial services industry operates. And that means I can show you how to protect yourself from its bad parts – and help you find the best.

My book, **'Who Can You Trust About Money?'** was described as *"One of the best-written and most engaging books of its kind"* by Moira O'Neill, award winning journalist and personal finance editor of Investors Chronicle.

I live near Bristol and am a father to three adult boys (Harry, George and Ed) who inspired me to start writing and help others to make better choices about money.

### Coaching and mentoring – pure and simple

**Please note:** I do not sell or advise on financial products of any kind.

I teach the fundamentals of financial planning and human behaviour relating



to money. This will help you make more informed decisions about your own money and help you to avoid some common investing mistakes.

I will not advise you to buy sell or otherwise transact investments, or engage in any investment strategies of any kind. You, and your regulated adviser (if you use one) are responsible for ensuring the suitability of any investments you make.

The key point here is that you do not have to choose between having a coach and taking regulated financial advice. My clients tend to make **significant savings** (sometimes thousands of pounds) on their total costs (for advice and guidance) once they have the support and knowledge that I provide.

On top of this – there is also the potential to significantly increase your income with coaching and mentoring on the sales and marketing aspects of your work too.

## Next steps

Print off and complete this table of ideal personal situations to:

1. Rate your **current** situation (on a scale of 1 to 5 – where 5 is highest) and
2. Tick the right hand boxes to identify the areas you might focus on first.

My current situation and skills	My score (1 to 5)	This is what I'd focus on
I'm earning enough to fund the life I want		
Marketing & Sales in my business works well		
I'm working in areas that I'm passionate about		
I have a clear picture that connects my money to the things that really matter in my life		
I have a solid process for planning my financial life		
I have a solid way to estimate what I need to save for my big financial life goals – including retirement		
I know how to choose the right types of fund – and the 'boxes' for saving and investing into		
I have someone competent helping me with all this and with personal, motivational coaching support - for the journey		
The support I'm getting is guaranteed unbiased guidance. Free from ANY product (or wealth service) sale incentive bias		
I fully understand ALL the fees I pay for the support I'm currently getting. And I'm happy that these are 'reasonable'		

If this exercise leads you to conclude that you'd like some help, or you'd like to explore how else I could help you email me at [hello@paulclaireaux.com](mailto:hello@paulclaireaux.com)



**All the best for now - Paul**