



APPWT WEB & AI SOLUTIONS

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The AppWT Holistic Life Coach Business Manual

Holistic Life Coaching

Written by Anthony “Tony” Paris

AppWT Web & AI Solutions (AppWT LLC, a family company)



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A NOTE ON SPELLING

This manual is read in the United States, Canada, the United Kingdom and Australia. Where a word is spelled differently in different countries, both spellings appear the first time the word is used, like color/colour. After that, one spelling is used so the page stays easy to read.

HOW TO USE THE TECHNICAL NOTES

Smaller italic notes marked *For your tech person* hold the deeper detail: exact settings, file names and commands. You can skip every one of them and the manual still makes complete sense. Hand them to whoever looks after your website.

IMPORTANT

This manual describes security practices that AppWT uses and recommends. It is written as general guidance for business owners. It is not legal advice, and it is not a guarantee that any system cannot be attacked. Security reduces risk. No honest provider will promise to remove risk entirely.

Every incident described in this manual comes from work AppWT actually performed. Client identities are deliberately withheld, because a client's security incident is not ours to publish. Where the business involved is AppWT itself, we name ourselves.

A Note From Tony

A holistic life coach called us last spring about a booking page that felt clunky. Twenty minutes in, the booking page was not the problem. She had quoted a six-month engagement earlier that week, heard a few seconds of quiet, and offered a smaller number before the prospect said anything. She could not say what the first number had been built from.

I have built websites and the systems behind them for small business owners since 1997. In those years I have watched a lot of skilled people learn the business half the expensive way. Coaching is one of the harder trades to learn it in. The training points at the session, where it belongs. Pricing, scope, agreements, consent and record keeping arrive later, usually one hard afternoon at a time.

This manual exists because that order is backwards, and because most of the repairs are simple. They are only unwritten. An engagement with no end date has no exit that feels clean to either person. Money taken for sessions not yet delivered is a debt owed in work. A price copied from four other websites carries somebody else's costs and somebody else's capacity. None of that is difficult. It stays invisible until it has already taken a year of income.

Here is what this book will not do. It will not tell you what to charge in your town. You will not find a market rate, an average income, a typical package price or a survey result anywhere in it. We do not know your costs, your roster, your state or the work you are actually good at. A number we invented would be worse than no number at all. Every figure in every worked example is a placeholder, and every table ships with blank cells on purpose.

It will not stand in for your attorney, your accountant or your insurer either. Life coaching carries no state license in most of the United States, so the rules that reach you come from consumer protection law, privacy law and contract law instead. Those differ by state, and several of them have moved in the last few years. Where a rule is unsettled, the chapter says so and names who to ask. Where an older practice has been retired, the chapter says plainly what replaced it.

One limit matters more than the rest. This is a business manual for a coach, not health advice and not clinical instruction. You will find no clinical technique anywhere in it, and no claim about what coaching does for a health condition. The language throughout is supports, may help with, traditionally used for, and many clients find. The work is always described as sitting alongside care from a licensed health professional, never in place of it. That is a safety line for your clients and a compliance line for you.

Chapter three is the one I would read first if I were only going to read one. It draws the line between coaching and licensed care while nothing is happening, which is the only time that line can be drawn calmly. It ends with five screening questions, a signed scope statement, a printed escalation card and a referral list with real names on it. Every coach I have watched get caught out was missing exactly those four things on exactly the wrong afternoon.

Work the book in order the first time, at least through chapter six. Chapter one produces a ninety-day table and your effective rate. Chapter six turns your own costs into a floor price. Chapters seven, eight and eighteen all read those two numbers, so skipping the arithmetic early costs you later. After chapter six the parts stand on their own, and you can take them in whatever order your next problem picks for you.

About our own part in this. We build sites, booking paths and the systems behind them, so chapter twelve sits closest to our day job. The rest came from sitting beside working practices while they worked out where the money went and what it cost to bring it in. We wrote down what held up over time, and we left out what only sounded good in a meeting.

This edition is current for 2026, and parts of it will age. The lines most likely to move are the advertising rules in chapter ten, the state privacy laws in chapter fifteen, the auto-renewal question in chapter fourteen, and the way AI assistants describe a practitioner in chapter twelve. Check the date on any rule before you act on it. And give chapter one the sixty minutes it asks for, because every chapter after it gets easier once that table exists.

Anthony “Tony” Paris

Founder, AppWT Web & AI Solutions · Livonia, Michigan

How to Use This Manual

This manual is built for a desk, a calculator and about ninety minutes at a sitting. Eighteen chapters sit in five parts, and every chapter ends with something you can hold. A filled table, a written policy, a script you have said out loud, or a template with the columns already named.

Read chapter one before anything else, even if a different chapter is the reason you bought the book. It produces your effective rate, meaning money collected divided by every hour the work actually took, paid and unpaid together. Chapter six then builds your floor price from your own costs and your own capacity. Pricing, intensives, groups and the monthly review all read those two numbers, and nothing later works properly without them.

After chapter six the parts stand alone. A coach with a hard intake call this week should go straight to chapter three. A coach holding a venue contract should read chapter seven before signing anything. There is no penalty for jumping ahead, only for skipping the arithmetic.

The parts

Part One is The Practice Behind the Price, chapters one to four. It takes apart the call where a price fell by half, runs a ninety-day count over your own records, and defines the six words the rest of the book uses precisely. It then splits a holistic practice into practical, emotional and meaning work, draws the referral line before a hard call arrives, and reduces the whole offer to one sentence a stranger can repeat. You finish with two honest numbers, an integration statement, a signed scope statement and a positioning sentence.

Part Two is Designing Work Worth a Premium, chapters five to eight. Chapter five replaces the open-ended retainer with a container carrying four dates, a signed focus and written limits on access. Chapter six builds a floor price from your target take-home, your costs and the clients you can hold well at once, then shows what honestly lifts a price above it. Chapter seven costs an intensive, a VIP day and a retreat, with two break-even seat counts and a dated go or no-go rule. Chapter eight sizes a small group the room can actually carry and gives you a week-by-week run sheet.

Part Three is Filling It Without Pressure, chapters nine to twelve. Chapter nine gives the enrollment conversation a shape with time boxes, honest answers to the five common objections, and a plain rule about deadlines. Chapter ten covers the advertising rules that apply now, a written testimonial release, and four kinds of proof stronger than a five-star quote. Chapter eleven works through the sources that actually produce premium clients and how to earn a professional referral without asking anyone to bend a rule. Chapter twelve builds five pages, four checkable specifications, and a dated record of how AI assistants currently describe you.

Part Four is The Business Underneath, chapters thirteen to sixteen. Chapter thirteen walks the coaching agreement clause by clause and puts the signature ahead of session one. Chapter fourteen sets the deposit, the payment plan, a four-step reminder sequence and a refund policy written before anyone asks for one. Chapter fifteen produces a data map, a retention rule, recording consent and five questions for any transcription vendor. Chapter sixteen explains credentials, both kinds of liability insurance and the entity behind your name, so the vendor folder is ready before the form arrives.

Part Five is Finishing Well, and the Year Ahead, chapters seventeen and eighteen. Chapter seventeen gives the completion session a structure, moves the renewal decision off the final session, and prices an alumni offer that supports the main work rather than replacing it. Chapter eighteen sets a weekly maximum while you are calm, names six numbers worth twenty minutes a month, and closes with a one-page quarter plan and a spreadsheet whose columns are already named.

The boxes, and what each one means

DO THIS TODAY

A gold box is one action you can finish now. If you only ever act on the gold boxes, you will still be far safer than when you started.

FROM OUR FILES

A dark box is a real incident from AppWT work. Nothing in these boxes is invented. Where a detail was never verified, we say so rather than fill the gap.

FOR YOUR TECH PERSON

A smaller italic note like this one carries the professional detail: exact file names, headers, settings and commands. Skip every one and the manual still reads completely. Forward them to your web person.

The code blocks and the technical notes

The code blocks in this manual are not software. They are wording and layout: a completed quarter table, an escalation card, two follow-up emails, a testimonial release, a referral sheet, draft scope wording, a refund policy, a structured-data block and a set of spreadsheet column headers. Anything inside square brackets or angle brackets is a blank you fill with your own number, your own name or your own state. Retype them in your own voice rather than pasting them cold, then read the result out loud once. The technical notes are written for whoever runs your software, and you can hand those over as they stand.

What this book does not promise

It does not promise a price, an income or a full roster. It states no market rates, no average incomes and no typical package prices, because your costs, your capacity and your town are not ours to guess at. It is not legal, tax or medical advice, and it never describes coaching as a substitute for care from a licensed health professional. What it promises is narrower and more useful. Do the work inside a chapter and you finish that chapter holding a written thing you did not have before.

Your state, your attorney, and the dates

No state license means no board will review your decision and rule that you acted reasonably, so what you write down at the time is what defends you. Advertising rules, privacy laws, sales tax on services and auto-renewal terms all differ by state, and several are live questions rather than settled ones. Where that is true, the chapter labels it and names who to ask, whether that is your state's own website, an attorney licensed there, your accountant or your insurer. Verify anything time sensitive on the official page, save a dated copy, then summarize the answer in one line in your own file.

If you only have one afternoon

Do three things, in this order. Build the ninety-day table from chapter one with the door shut and the receipts in front of you, and write down your effective rate and the total you discounted away. Write the positioning sentence from chapter four and say it to five people who are not coaches, reading a blank stare as a fault report. Then run the claim test from chapter ten across every sentence on your website, and rewrite every line that promises a result in somebody's health, income or relationships. That is one afternoon, and it touches what you charge, who comes to you, and the risk currently sitting on your website.

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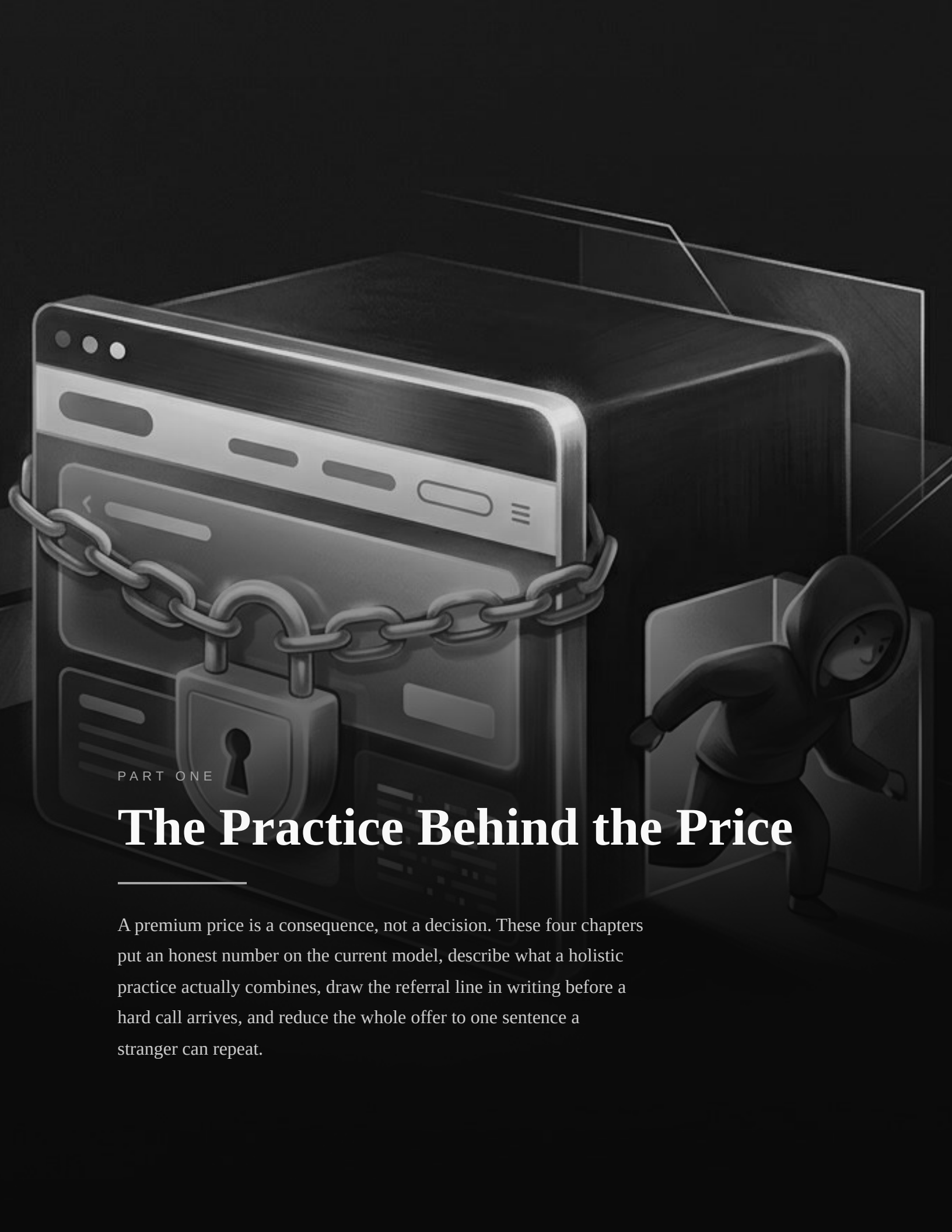
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PART ONE

The Practice Behind the Price

A premium price is a consequence, not a decision. These four chapters put an honest number on the current model, describe what a holistic practice actually combines, draw the referral line in writing before a hard call arrives, and reduce the whole offer to one sentence a stranger can repeat.



The Call Where Your Price Fell by Half

Chapter 1. The discount nobody asked for, and the ninety-day count that explains it

A coach quotes three thousand six hundred dollars, hears three seconds of quiet, and offers half before the prospect says a word. This chapter takes that call apart calmly, names the five things that were missing from it, and defines the six terms the rest of the book uses. You finish with a completed ninety-day table, two honest numbers, and one written sentence naming your own gap.

It was a Tuesday, ten minutes past four. The coach had run this same call eleven times that quarter. On the other end was a woman in her forties, three months out of a long marriage, and the fit was obvious to both of them. They had talked for thirty-five minutes. The prospect had said yes four separate times, in the small way people do when something lands. Then the coach said the number. Three thousand six hundred dollars, for six months of work. And then nothing happened. The line went quiet. On video you can watch a person think, and this person was thinking. Three seconds passed. The coach heard her own pulse, decided the number was wrong, and said out loud, "But I could do eighteen hundred if that works better for you." The prospect said yes to eighteen hundred. She might well have said yes to three thousand six hundred, and neither of them will ever know. The call ended warmly. The coach felt relief for about an hour and something else for the rest of the week. Notice what did not happen. Nobody pushed back. Nobody asked for a discount, raised an objection, or mentioned money at all. She cut her own price in half, by herself, inside three seconds of quiet. That is the call this chapter is about, and it happens far more often than the call where a client actually negotiates.

Nobody asked her for a discount, and she gave away eighteen hundred dollars anyway.

The silence was not a no

Three seconds is not a long time. It is roughly how long it takes to picture a payment sitting against a bank balance. A prospect who goes quiet after a price is usually doing arithmetic, not refusing. Some are checking a calendar. Some are waiting for the sentence that normally follows a price, which is a plain description of what the money buys. Silence is the sound of somebody deciding, and deciding takes longer than three seconds. The coach on this call did nothing unusual and nothing shameful. She filled the gap because she had nothing else to put in it. Most of us realize/realise that only afterwards, once the deposit has cleared and the number is fixed for half a year.

Five things that were missing

1. **A defined start and finish.** She had sold six months, but she could not say what happens in week one, week twelve or week twenty-four, or what would be true on the last day. A price with no shape attached is a subscription to her attention. A subscription is easy to shorten and easy to discount.
2. **A written focus the client could picture.** The prospect could not have repeated back what she was buying. She had heard warmth and she had heard understanding. She had not heard, "we will work on the housing decision first, then the money decisions, then rebuilding a social life, in that order."
3. **Proof a stranger could check.** Nothing published anywhere let this woman confirm that a person in her situation had done this work and finished it. With no outside evidence in the room, the only evidence available was how pleasant the call felt.
4. **A price built from arithmetic.** The three thousand six hundred came from averaging four other coaches' pages and rounding to a comfortable figure. A number you cannot explain to yourself is a number you will not hold in front of somebody else.
5. **Any structure beyond one session at a time.** Her entire model was a session sold, then another session sold. When the only unit of work is an hour, the only lever available in a hard moment is the price of an hour.

Look at what she actually had within reach in that pause. She could not add depth, because the work had no described shape. She could not point at proof, because none was published. She could not explain the number, because it came from other people's pages. She could not offer a smaller true version, because no smaller version existed. One lever was in reach and she pulled it. The discount was not a failure of nerve, and treating it as one is why the problem survives. It was the sensible move given everything that was absent. You do not talk yourself out of discounting with better self-talk. You build the four things that were missing, and then the price holds up on its own.

THE SAME SIX MONTHS, QUOTED TWICE

A coach quoted the same body of work twice in one month, at the same figure both times. On the first call she described it the way she always had, as six months of support with two sessions a month. Three seconds of quiet arrived and she filled it with a payment plan she had not planned to offer. Before the second call she wrote a one-page map of the work: three phases, dated, with a midpoint review and a final session already named. She wrote a two-sentence focus statement she read out loud. She added two short client descriptions to her site, published with written permission. On the second call she said the same number and then stopped talking. The silence came anyway. It lasted about four seconds. The prospect broke it by asking what happens at the midpoint review. Nothing about the offer had changed except that it now had edges, and the price question never arrived. One call is not evidence of a rule. It is evidence that the silence was never the problem.

Six words this book uses precisely

- **Engagement.** A defined piece of work with a start date, a finish date and a written focus that both people signed. Not a standing appointment, and not a relationship that continues until one side gets uncomfortable enough to end it.
- **Container.** The shape inside the engagement. Phases, how many sessions, how long each one runs, how often they fall, what the client does between them, and the written limits on contact. Chapter five builds one with real dates on it.
- **Premium price.** A price set above what similar work commonly sells for in your area. It is honest only when the depth, the access, the proof and the capacity behind it are genuinely there. Chapter six does the arithmetic that makes it defensible.
- **Effective rate.** Money collected divided by every hour the work took, paid hours and unpaid hours together. It is the only rate that matches what your life actually feels like, and it is almost always lower than the number on your rate card.
- **Enrollment conversation.** The structured call where a prospect decides whether to begin. It is not a pitch and it is not a free coaching session. Chapter nine gives it a written outline with time boxes.
- **Scope.** The written line around what you do and what you refer out. It protects the client first and you second. Chapter three draws it before a hard call arrives, which is the only time it can be drawn calmly.

FOR YOUR TECH PERSON

Build this in a spreadsheet, not on paper. Name the six columns exactly as they appear in this chapter, because chapter eighteen reuses the same names for the monthly review. One row per paying client or offer, one tab per quarter, and never overwrite last quarter's tab.

The ninety-day look back

Ninety days is long enough to include a slow month and short enough that the receipts still exist. Go back to today's date three months ago. List every person and every offer that paid you money since then. Include the client who paid once and disappeared. Include the workshop that made a small amount. Include the friend who paid a reduced rate, and the person you carried through a hard patch for free. Leave nothing out because it is embarrassing or because it was not really a client. The purpose here is not to feel good about the roster, and it is not to decide anything yet. It is to produce one true number, because every decision in the rest of this book gets made against that number.

SIXTY MINUTES, ONCE, WITH THE DOOR SHUT

Set a timer for sixty minutes and split it three ways. Twenty minutes for the money, taken from real transaction records. Twenty for the hours, taken from a calendar. Twenty for the two totals at the bottom. Do not redesign an offer today. Do not raise a price today. Do not email a client today. Today you are only counting, and counting is a separate job from fixing. If you run out of time, a written estimate beats an exact figure you never finished.

COLUMN	WHAT GOES IN IT	WHERE TO FIND IT	WHERE IT GOES WRONG
Client or offer	One row per paying client, plus one row for each group, workshop or intensive	Payment records	Splitting one client across three rows and losing the total
Amount collected	Money that actually landed in the account inside the ninety days, after refunds	Payment processor and bank exports	Counting money that was invoiced and never arrived
Sessions	Live sessions delivered in the window, not sessions sold	Calendar	Counting what was booked instead of what was held

COLUMN	WHAT GOES IN IT	WHERE TO FIND IT	WHERE IT GOES WRONG
Delivery hours	Live hours, including the session that ran twenty minutes long	Calendar, corrected from memory	Logging a scheduled sixty minutes when the call ran eighty
Unpaid hours	Preparation, notes, rescheduling, invoicing, messages between sessions	A two-week tally, scaled to the window	Leaving admin out because it does not feel like work
Discount given	Quoted price minus what you charged, plus free sessions and written-off payments	Your own quotes and messages	Entering zero because it felt like generosity rather than a discount

ONE COACH'S COMPLETED QUARTER, SIX COLUMNS AND A TOTAL ROW

CLIENT OR OFFER	COLLECTED	SESSIONS	DELIVERY	UNPAID	DISCOUNT
Six-month, client A	1,800	12	12.0	9.0	1,800
Three-month, client B	1,500	10	10.0	7.5	300
Single sessions, C	450	3	3.0	2.0	0
Single sessions, D	600	4	4.0	3.0	150
Half-day intensive, E	750	1	4.0	3.5	250
TOTAL	5,100	30	33.0	25.0	2,500

Two columns in that sheet cause all the trouble, and both are on the hours side. Delivery hours get understated because we log what the calendar said rather than what the call did. Unpaid hours get understated far more, because nobody schedules them. Reading a client's message before a session, writing a summary after it, moving an appointment twice, chasing a payment, answering a question at nine in the evening. None of that appears anywhere unless you put it there. Do not guess at a quarterly figure. Measure two ordinary weeks instead. Keep a note open and add minutes as they happen, then multiply by six to cover the ninety days. A method you ran yourself beats a number somebody else published, and in this book that rule holds everywhere.

FOR YOUR TECH PERSON

Pull the money from your payment processor's own transaction export and filter on the date each payment settled, not the date you sent the invoice. Pull delivery hours from a calendar export covering the same dates. If your calendar does not reach back ninety days, that is the first system to fix, and it is a fifteen-minute fix.

The two numbers at the bottom

Add delivery hours and unpaid hours together. In the sheet above that is 33 plus 25, which is 58 hours. Now divide the money collected by that total. Five thousand one hundred dollars across 58 hours is about 88 dollars an hour. That is the effective rate, and for most coaches it is the first honest number they have seen in years. It is honest because it counts the whole job and not the pretty part of it. Write it at the bottom of your own sheet, underline it, and resist the urge to explain it away in the same breath. A number you argue with on the day you find it is a number you will not act on later.

Now the second number. In that quarter the discounts totaled/totalled 2,500 dollars. Some were granted as a favor/favour to a client going through a hard month. One was granted in three seconds of silence. Had every engagement been charged at the price actually quoted, collections would have been 7,600 dollars, and the effective rate would have been about 131 dollars an hour across the same 58 hours. So the working range is 88 against 131. That gap is not a market problem, a niche problem or a confidence problem. It is 2,500 dollars of decisions, most of them made in under ten seconds, none of them written down anywhere until now. Your own two numbers will be different. The exercise still ends the same way, with a real figure and a real gap in front of you.

One task remains, and it takes a minute. Write a single sentence in your own handwriting and keep it somewhere you plan. Name the gap the two numbers exposed. It usually sounds like one of these. "I sell hours, so the only thing I can discount is an hour." "I discount for people I like and I had never added the discounts up." "My price came from four websites and I cannot explain it to myself." "I have no proof a stranger can check, so the call has to carry everything." That sentence is your reason for the rest of this book. Part two gives the work a shape and the price an arithmetic floor. Part three fills the practice without pressure. Part four puts the agreement, the money terms and the paperwork underneath it. Part five ends engagements in a way that produces the next one. The number at the bottom of your sheet is where all of it starts.