APPWT WEB & AI SOLUTIONS

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The AppWT Wellness Coach Business Manual

Wellness 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.

FOREWORD

A Note From Tony

A wellness coach once showed me two screens on the same call. The first was a waitlist she had no room for. The second was an August calendar with nine sessions in the whole month. She was sure she had a marketing problem. She had an arithmetic problem, and arithmetic can be settled on paper in an afternoon.

I have been building websites and business systems since 1997. Coaches started arriving in that work about fifteen years ago, and the pattern rarely changes. The coaching itself is good. Clients say so, and they say so without being asked. What is missing sits behind the coaching. A price with reasoning under it. Terms written down before anyone is upset. A document folder a corporate buyer will accept. A rule about what may be said out loud and what may not. No certification program teaches those four things, and a practice can run for years without them right up until the week it cannot.

So this book covers that gap and nothing else. It is a business manual for people who coach. It is not health advice, it does not teach you how to coach, and it takes no position on any method you use with a client. Where the business side and the practice side touch, the business side wins in these pages, because the business side is the part carrying the legal and financial weight.

Here is what I will promise you. Every chapter ends with something you can put in a folder. A package written on one page. Three prices with the arithmetic showing. A refund policy and a failed-payment sequence. A cohort model with a decision date on it. A vendor packet assembled before anyone asks. A clause checklist against your client agreement. A data inventory. The last chapter assembles those pieces into a one-page annual plan you fill in on the spot. None of it is a feeling. All of it can be checked a year later by someone who was not there.

Here is what I will not promise. No income figure, no client count, and no date when your calendar fills. Anyone printing those numbers is guessing with your money. What you earn depends on your market, your capacity, your price and how many hours a week you can actually deliver without falling over. This book supplies the arithmetic and the paperwork. You supply the numbers, and some of them will be uncomfortable the first time you write them down.

One limit comes before everything else. In most US states, wellness coach is not a licensed title. That means no protected scope, and no permission to diagnose, treat or prescribe. Your work supports behavior change, habit design and accountability. It does not cure a condition, it does not treat one, and it is complementary to licensed care rather than a replacement for it. Chapter two makes that line concrete and hands you the exact words to delete from your website and your intake script. Read it before the pricing chapters. A price attached to something you cannot lawfully deliver is worth nothing.

This is a second edition, and the changes were not cosmetic. Several things in the older version had simply stopped being true. The open-ended monthly retainer has largely given way to defined-term packages with a start and an end. A federal rule on consumer reviews took effect in October 2024, so testimonials that were merely awkward before now carry real exposure. The major mailbox providers began enforcing authenticated sending in 2024, which means a coach with a clean list and a kind message can still go unread. Several states now regulate consumer health data held by businesses that HIPAA never reached. Where a practice is retired, this book says so plainly and says what took its place.

Some of it is still moving, and pretending otherwise would not help you. Federal rules on canceling a subscription shifted after a 2025 court decision and remain unsettled. Consent rules for business texting are contested. Meeting assistants that join a coaching call and write the notes are common now, and the rules around them are not settled at all. Those sections are labeled/labelled as emerging rather than sold to you as fact. In each one, take the conservative position, which is usually documented consent and a one-step exit. That position survives either outcome.

Work the chapters in order the first time through. Part One produces one number, one scope statement and one sentence, and almost every later chapter asks for one of the three. Skip ahead to pricing and you will put a price on a package you have not designed yet. Keep a pen, a folder and your calendar beside you. Nothing here counts as finished until it is written down with a date on it. Expect the first pass to take a few weeks rather than a weekend, and expect chapter five to take longer than the rest.

Two habits matter more to me than any tactic in this book. Never publish a claim you could not defend to a stranger holding your client list. And describe only your own work, leaving every other coach, clinic and platform out of your materials. One more thing, and it is not filler. Read your own state. Nutrition rules, worker classification and privacy law all vary, and a peer two states away is not a source. One hour with a lawyer in your state, once, before your agreement goes out, is the cheapest protection in this book.

Anthony “Tony” Paris

Founder, AppWT Web & AI Solutions · Livonia, Michigan

How to Use This Manual

This manual is meant to be worked with a pen, not read once on a couch. Each chapter ends with one document, one number or one written rule, and the next chapter asks for it by name. By the last page those pieces sit together as a practice you can hand to an accountant, a lawyer or a corporate buyer without apologizing for anything.

Read Part One first and do not skip it. It costs about two hours and it decides whether the rest of the book is worth anything to you. Chapter one ends in a single number, dollars per working hour, and that number tells you which part to work next if you would rather not go straight through.

The parts

Part One is What You Sell, and What You Must Never Say. Three chapters that settle the facts before a price changes. You walk the money out of one fully booked week, run a ninety-day look back that ends in one number, draw the line between coaching and licensed care in writing, and reduce your whole offer to one sentence a referral source can repeat. Chapter two also gives you the phrases to delete from your website tonight.

Part Two is Price It Like a Business. Four chapters of arithmetic. You replace the open-ended monthly plan with a container that has a start date, an arc and an end date, build three tiers from your own target income rather than from another coach's page, write payment terms and a refund policy before the first argument, and set up six numbers you review in twenty minutes each month.

Part Three is Groups and Companies. Four chapters on the two ways a practice stops trading one hour for one payment. You model a cohort before enrollment opens, design the delivery that gets people to the last session, learn which five roles inside a company actually approve a wellness purchase, and assemble the vendor paperwork that decides when you get paid.

Part Four is Filling the Calendar. Four chapters on demand. You put a real hour cost on each channel and narrow to two you can work weekly, clean up testimonials under advertising rules that tightened in 2024, run a consultation call that ends in a yes or a clean no, and get email and text to arrive at all.

Part Five is The Business That Holds It. Three closing chapters. Entity, insurance and the agreement every client signs, then client data under privacy rules that reach well outside HIPAA, then the weekly, monthly, quarterly and annual rhythm that keeps the first seventeen chapters true when the calendar gets busy.

Chapters point at each other by number on purpose. When chapter fourteen says the package from chapter four, it means the page you actually wrote, not a fresh version invented on the call. Keep every deliverable in one folder, sorted by quarter, so the paperwork stays together and nothing has to be rebuilt from memory.

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 templates and the technical notes

Several chapters carry plain-text blocks: a testimonial request email, a release form, a session note template, spreadsheet column headings, a corporate scope paragraph. Treat them as starting drafts, not finished documents. Type them into your own tools, put your own business name in them, and change the wording to sound like you rather than like a form. The boxes marked as technical notes are the small operational details that decide whether a good idea survives contact with real software. If someone else maintains your website or your mail platform, point that person at the technical notes first.

What this book does not promise

No revenue figure, no client count, no timeline. It also stays inside its own subject deliberately. It does not teach coaching methods, it takes no position on any modality, and it gives no health guidance of any kind. General website work, local search and payment platform setup belong to other AppWT titles and are not restated here. Most importantly, this is a business manual and not legal, tax or insurance advice. The agreement, the entity choice, the classification of a second coach and your state privacy duties all need a professional in your own state to look at them once. Every chapter that touches one of those says so at the point where you would otherwise guess.

If you only have one afternoon

Do four things in this order. Run the ninety-day look back from chapter one and write your dollars-per-working-hour on paper. Then open your website, intake script, booking emails and social bios and delete every instance of cure, treat, heal, fix, reverse and diagnose, using the replacements from chapter two. Then pull any testimonial describing a medical result, a medication change or a before-and-after image, before you write a single replacement. Finally, book a recurring twenty-minute appointment on the first working day of each month and title it Monthly Numbers. That afternoon costs nothing, removes most of your exposure, and gives the rest of the book something honest to work with.

Dates, folders and evidence

Every deliverable in this book carries a date, and the date is not decoration. A price with no review date drifts for three years. A retention rule with no quarterly block is a promise you are not keeping. A signed release you cannot produce in two minutes may as well not exist. Keep one folder per quarter and drop something into it every month: a numbers tab, a signed agreement, a testimonial release, an insurance certificate, a corporate invoice. Organize/organise it the same way every time. Two years from now that folder is the only honest record of what you actually did, and it is what you hand to an accountant, a lawyer, a buyer or the person you eventually hire.

THE MANUAL

Contents

PART ONE

What You Sell, and What You Must Never Say

Every later decision rests on two answers: what a wellness coach is actually selling, and where coaching stops and licensed care begins. These three chapters put an honest number on the current model, draw the scope line in writing, and reduce the whole offer to one sentence a referral source can repeat.

CHAPTER 1

PART ONE

The Week That Was Fully Booked and Still Short

Chapter 1. Why a full calendar can still leave you short, and how to put a number on it

This chapter walks the money out of one fully booked week, session by session, minute by minute, until a $110 rate turns into $62.86 per hour worked. It defines the four terms the rest of the book runs on: package, cohort, corporate contract and effective hourly. You finish with a completed ninety-day revenue and hours table, one number for dollars per working hour, and your own gap written in a single sentence.

On a Thursday evening in June, a wellness coach finished her twenty-second session of the week at 6:40. She closed the video window, wrote the last note, and looked at two things on the same screen. The first was a waitlist with three names on it, people who wanted to start with her and could not get a slot until the following month. The second was her August calendar, which held nine sessions across the whole month. Rent, insurance and the software she pays for every month do not drop in August. By every measure she had been taught to watch, the week was a success. She was fully booked, she was in demand, and she was tired in the way that feels earned. That week was also close to the best cash she could produce, and it was still not enough. This is an arithmetic problem, not a mindset problem, and arithmetic can be worked out on paper.

TWENTY-TWO SESSIONS, AND NINE ALREADY ON THE BOOKS FOR AUGUST

A coach in her fourth year sells one thing: a single one-to-one session, priced at $110, booked one at a time. In the week described she delivered twenty-two of them and collected $2,420. Two more sessions sat on the calendar and paid nothing, because one client called off two hours before the start and one did not appear at all. Her booking page attached no fee to a late change. Delivery time was twenty-two hours. Unpaid time was sixteen and a half hours: about twenty-five minutes per session for preparation, notes and follow-up, four hours of scheduling, invoicing and email, and three and a half hours of consultation calls and posting. Total time on the business was thirty-eight and a half hours, which returned $62.86 for every hour she worked. Her fixed monthly costs, counting software, insurance, accounting and a share of her home office, came to about $600. In a twenty-two session week those costs are barely noticeable. In an August with nine sessions, $990 comes in and $600 goes straight back out. Nothing in the week was broken, and neither was she. The week was doing exactly what an hourly model does.

Walking the money out of one week

Start with the money that arrived. Twenty-two sessions at $110 each is $2,420 collected in seven days. The price is hers, and the price is not the problem in this chapter. Now look at the two sessions that paid nothing. When a session is canceled/cancelled a few hours out, or a client simply does not appear, an hourly model collects nothing, because nothing is attached to the slot except the hour itself. Both slots stayed blocked. She could not sell either one at two hours' notice, and she had already read both files and prepared both calls. Two lost sessions at $110 is $220 gone from a single week. Across the ninety days that follow, nine sessions were lost the same way, which is $990 that never arrived. No one behaved badly. The model simply has no way to hold that money.

Now add the minutes that never reach an invoice. Before each call she reads the last note and opens the room or the link, which runs about ten minutes. After each call she writes the note, sends the agreed actions, and answers the message that usually comes back, which runs about fifteen. Twenty-five minutes across twenty-two sessions is nine hours and ten minutes. On top of that sit four hours of scheduling changes, invoices, two payment reminders and general email. Add three and a half hours of consultation calls and posting. Time spent to organize/organise the week belongs to the business, and no client is billed for any of it. Her unpaid total for the week was sixteen and a half hours. Notice what drives that number. It rises with the count of clients and sessions, not with the money collected, so a busier week costs more unpaid time than a quiet one.

Twenty-two paid hours plus sixteen and a half unpaid hours is thirty-eight and a half hours of work. Divide $2,420 by 38.5 and the answer is $62.86. That is what an hour of her working life earned that week, against a printed rate of $110. The waitlist does not improve the figure. A waitlist for an hourly slot converts into more hours at the same rate, and she has already run out of hours in a week. August is the second half of the arithmetic. Clients pay one session at a time, so when they travel or get busy, the revenue leaves with them on the same day. Nothing was bought in advance, so there is nothing to collect in a slow month. The model earns while she is talking and stops the moment she is not.

> A full calendar measures demand, not income.

Four terms this book uses throughout

A **package** is a fixed set of sessions and support, sold once, with a start date and an end date. The client buys the whole arrangement instead of buying the next hour. Price attaches to the arrangement rather than to the clock, and the money is committed before delivery starts. A twelve-week package paid up front, or in three installments, gives you revenue in August because August was sold in June. A package also gives the client a finish line, which is what produces a completion, a testimonial moment and a renewal conversation. An open-ended monthly arrangement produces none of those, because it never ends and therefore never asks anyone to decide. Chapter four designs the container. Chapter five puts a price on it.

A **cohort** is a group of clients who start and finish the same program on the same dates. Eight people in one eight-week group means a single delivery hour reaches eight people instead of one. The delivery hour becomes worth more without any individual paying more. A cohort is not free money. It costs more preparation, it asks for different skills in a live room, and it can fail before it starts if too few people sign up. That is why the model gets built and dated before any selling begins. Chapter eight does the seat math. Chapter nine is about getting people to the last session.

A **corporate contract** is a written agreement to deliver coaching to a company's people, paid for by the company. The people in the room are not the buyers. The buyer is a human resources lead, a benefits manager, a safety lead or an office manager, and the money arrives as an invoice against a purchase order, often thirty or sixty days after the work. One signature can be worth many individual sales, and the paperwork is heavier than anything in a one-to-one practice. There is a W-9, an insurance certificate, a vendor agreement and a portal to register in. Chapter ten covers who actually signs. Chapter eleven covers the documents that get you paid on time.

Effective hourly is money collected divided by every hour the business took from you, paid and unpaid. It is not your rate. Your rate is what you print on a page. Effective hourly is what happened, and it is the only number in this chapter that should change a decision. In the week above, the rate was $110 and the effective hourly was $62.86. The distance between those two figures is not waste, and it is not weak discipline. It is the shape of selling hours one at a time. Effective hourly is also the only fair way to compare two offers that look nothing alike. A group program and a one-to-one package cannot be compared by price, or by session count, or by how full they feel. They can be compared by what one hour of your working life earned inside each one. Every remaining chapter in this book is an attempt to move that number, and the first three ways to move it are the three terms above.

The ninety-day look back

One week can mislead you in either direction. Ninety days is long enough to hold a busy stretch and a slow one, and short enough that you still remember what happened. Pick your last full ninety days and write both dates at the top of a page. You need four things: money that actually reached your bank, sessions you actually delivered, hours you actually worked, and the offer each payment belongs to. Count revenue collected, not revenue invoiced, because an unpaid invoice is not income yet. Count a delivered session even when it was never paid for, because it still cost you the hour. Bank deposits and payout reports carry the money. Your calendar carries the sessions and most of the hours. Nothing here needs new software. A spreadsheet with two tabs is enough, one for the raw export and one for a summary that is totaled/totalled at the bottom. If your records are untidy, treat the bank as the truth and work backward. Every deposit came from somewhere, and naming the source of each one is the whole job. If your calendar is missing sessions, rebuild them from the payments instead of guessing, and mark any figure you had to estimate so you know which numbers to trust next quarter.

1. Write the start and end dates of your ninety-day window at the top of the page, and use the same window every quarter from now on.
2. Export the payout report from your payment processor for those dates, so processing fees are already removed from the figures.
3. Add money taken outside the processor: bank transfers, cash, and anything a company paid against an invoice.
4. Sort every payment into a named offer, and keep the list to five names or fewer so the table stays readable.
5. Count clients per offer, counting a company as one client and its employees as attendance rather than as clients.
6. Count delivered sessions per offer from your calendar, then convert them into delivery hours.
7. Add unpaid minutes per session, then add the business hours that belong to no session at all, such as admin, marketing and consultations.
8. Total the revenue column, total both hours columns, and divide the money by every hour to get one number.

FOR YOUR TECH PERSON

Export the payout report rather than the sales report. A payout already has processing fees taken out, so the figure is money that reached your bank instead of money a customer clicked. Save the file with the date range in its name so next quarter's export does not overwrite it.

OFFER	CLIENTS	REVENUE COLLECTED	DELIVERY HOURS
Single sessions at $110	14	$15,180	138

OFFER	CLIENTS	REVENUE COLLECTED	DELIVERY HOURS
Four-session block at $400	5	$2,000	20
Workshop for one employer	1	$450	2
Free consultation calls	11 calls	$0	0
Ninety-day total	20 paying clients	$17,630	160

OFFER	DELIVERY HOURS	UNPAID HOURS	DOLLARS PER HOUR
Single sessions at $110	138	57.5	$77.65
Four-session block at $400	20	8.5	$70.18
Workshop for one employer	2	6	$56.25
Free consultation calls	0	6	$0
Running the business	0	39	$0
Ninety-day total	160	117	$63.65

Two things stand out once both tables are filled in. The first is that each offer looks healthier on its own than the practice looks as a whole. Single sessions returned $77.65 an hour when only their own hours were counted. Then forty-five hours of consultations and general business time earned nothing at all, and those hours pulled the whole practice down to $63.65. Those hours are not optional and they do not shrink as you grow. The second is the workshop. It reads worst on the table at $56.25 an hour, because a first workshop carries preparation that never has to be done again. Look at its delivery hour instead. Two hours in a room for $450 is $225 an hour, and that room could have held thirty people as easily as it held twelve. The line that looks weakest here is the one with the most room in it. There is a third point the tables do not show, and it matters more than either. Every dollar of that $17,630 was earned inside the window. Not one dollar of it was committed for the window that comes next. A practice built on single sessions starts each quarter at zero, no matter how good the last one was.

FOR YOUR TECH PERSON

Time your unpaid minutes for two weeks with a phone timer before you trust them. Admin time written from memory tends to come in lower than a timer records, and the difference lands directly on your effective hourly.

THE SIXTY-MINUTE LOOK BACK

Book one sixty-minute block this week and do not split it into pieces. Have four things open: your payout export, your bank statement, your calendar for the ninety days, and a blank spreadsheet. Fill the five columns in order: offer, clients, revenue collected, delivery hours, unpaid hours. Do not stop to fix anything you notice on the way, and do not change a price today. Write the numbers down first and react to them later. Chapter seven turns this hour into a twenty-minute review you run every month, so this is the long version and you only do it once.

Finish with one sentence, written in your own hand at the bottom of the page. **In the last ninety days I collected $______ across ______ hours of work, which is $______ per working hour, and the practice I want needs $______ per working hour.** For the coach above it reads: $17,630 across 277 hours, $63.65 per working hour, against $110 needed. Her gap is $46.35 an hour, and it is not closed by working a longer week, because she has already run out of week. Chapter five works out that second number properly, from target income, costs and a tax set-aside rather than from what other coaches charge, so a rough figure is fine today. The rest of this book closes the gap in three ways. Sell a package instead of an hour, so money is committed before August arrives. Put more than one person in the same delivery hour. Sell to a company that pays for many people at once. Keep your sentence somewhere you will see it, because every chapter that follows is measured against it.

WHAT TO REMEMBER

- A full calendar measures demand, not income, and a waitlist for hourly slots only converts into more hours at the same rate.
- Effective hourly is money collected divided by every hour worked, paid and unpaid, and it usually sits well below your printed rate.
- Unpaid time is real work: preparation, notes, follow-up, scheduling, invoicing and consultations all belong on the page.
- An hourly model has no way to hold money for a slow month, because nothing was bought in advance.
- The ninety-day look back takes about an hour and ends in one number, dollars per working hour.
- Write your gap in one sentence before you change a single price.