

# How to Price Your Financial Coaching

*A practical guide for setting (and raising) your coaching rates without underselling your time or pricing yourself out of the market.*

## Why pricing matters more than you think

Your time is finite. Every hour you sell at the wrong price is an hour you can't sell again. Pricing isn't just a number on your website — it's the single biggest lever you have on what kind of clients you attract, how hard you have to work, and whether the practice is sustainable.

## The four common pricing models

**Hourly.** Simplest. You charge per hour of work, including session prep + admin. Easy to start; hard to scale because every hour competes with every other hour.

**Package.** Fixed price for a fixed engagement (e.g. "\$1,500 for the 90-day program"). Aligns you with outcomes, smooths revenue, lets you bundle in async work without nickel-and-diming.

**Retainer.** Monthly or quarterly fee for ongoing access. Best for established practices where clients want check-ins forever. Predictable revenue; risk is scope creep.

**Hybrid.** Most mature practices end up here: discovery + onboarding as a fixed package, then retainer or per-session for ongoing. Start with a package while you find your pace.

## Market rates by experience tier

Tier	Years	Hourly	90-day package
New coach	0 – 2	\$75 – \$150	\$900 – \$1,800
Mid-career	2 – 5	\$150 – \$300	\$1,800 – \$4,500
Senior	5+	\$300 – \$600	\$4,500 – \$9,000+

*Rates here are US-centric, 2026 estimates for personal-finance coaching (not financial advisors or planners — those tier higher). Adjust for your geography, credentials, and niche.*

## The package-pricing math

Pick a target income. Divide by months. That's your monthly revenue goal.

Decide capacity. How many hours per client per month can you realistically deliver? Typical: 3–5 hours/month including session, async support, prep.

Decide how many clients. Healthy practices keep 8–20 active clients. More than that and quality drops; fewer and capacity sits idle.

**Price = target revenue / clients.** Round up to the nearest \$50 and you have your monthly package price. If that number scares you, your capacity assumption is too generous.

Example: \$9,000/month target ÷ 12 clients = \$750/month per client. Or sell a 3-month package for \$2,250 paid up front (which most clients prefer once they trust you).

## The price conversation script

**Don't lead with price.** Get the client describing their problem and what's at stake before any number lands. Pricing dropped in cold sounds expensive; pricing dropped after \$8,400 of credit card debt sounds reasonable.

**State it without flinching.** "My 90-day program is \$1,500. That covers 12 weekly sessions, unlimited email between sessions, and a full review of your spending plan." Then stop talking. Let them respond.

**Don't discount.** If they push back, offer scope adjustments (shorter engagement, fewer sessions), not price cuts. A discount today is a permanent precedent.

## When to raise prices

- Your calendar is full and you're turning people away.
- You've been at the same rate for 12+ months.
- You feel resentful when a client emails you outside of session hours.
- Existing clients can stay at their old rate or get one notice that the rate goes up at renewal — your call. The right answer is whichever lets you not resent the work.

## Scope-creep handling

Build everything into the package up front: session count, response time on emails, what's in-scope vs. out ("tax prep" is always out). When a client asks for something extra, name it: "That's outside our package. I can add it as a one-off at \$X, or we can address it inside our regular session."

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