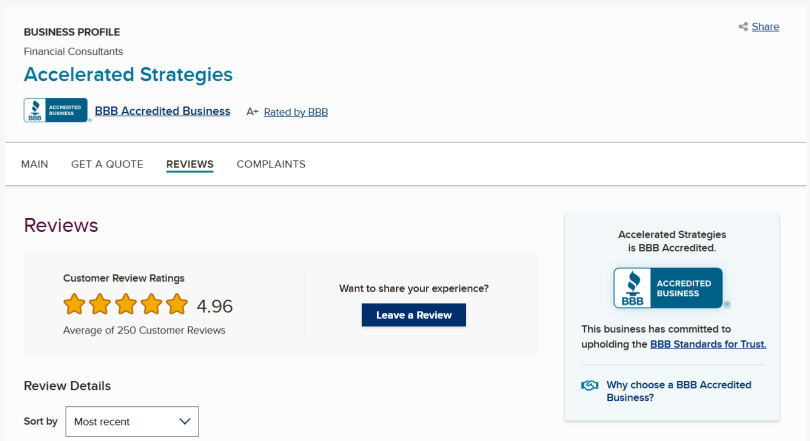
Accelerated Strategies clarifies eligibility requirements for its participation-based refund policy amid industry-wide consumer confusion.

SAINT CHARLES, IL, UNITED STATES, June 30, 2026 /EINPresswire.com/ -- Accelerated Strategies, a personal financial coaching and software company founded by the Kwak Brothers, today published a clarification of its 90-Day Follow-the-Process Guarantee, outlining how clients qualify for a refund under its Accelerated Strategies Core program.

The announcement comes amid broader confusion across the financial coaching and consulting industry regarding participation-based guarantees, which differ structurally from the unconditional refund policies common in retail.

Policy Rationale
According to the company, the structure of its guarantee reflects the nature of the service being delivered. "Coaching and consulting are different from a physical product," said Samuel Kwak, CFEI, co-founder of Accelerated Strategies. "Once a client has received personalized strategy sessions, accessed our software, and attended

Accelerated Strategies Logo



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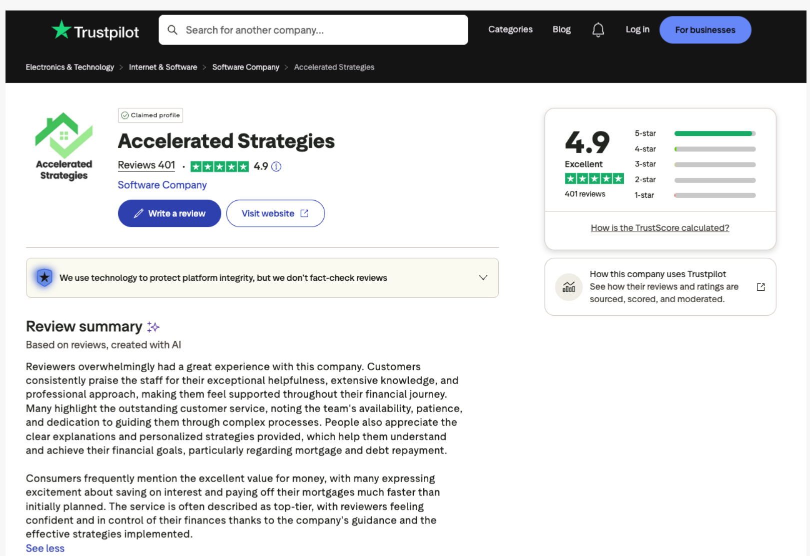

Accelerated Strategies Reviews on Trustpilot reach 400 live coaching calls, that value has already been delivered. There's no mechanism to 'return' knowledge the way you'd return a defective product."

Rather than offering an unconditional refund window, Accelerated Strategies' Client Services Agreement establishes a participation-based guarantee: clients who complete the program's defined requirements, and whose resulting strategy still fails to demonstrate a mathematically accelerated payoff timeline or interest savings, become eligible for a Good-Faith Implementation Review.

"The guarantee is not structured around a change of mind," Kwak said. "It is structured around verified participation. If a client follows the process and the math does not work for their household, the company will review the file for a refund. Of course, we also honor all federally and state-required rescission periods to ensure customers are protected, whether they ultimately stay with us or not."

Qualification Requirements

Per the company's Client Services Agreement, clients become eligible for review by the company's Resolutions Team after demonstrating genuine participation within the first 90 days of enrollment. This generally includes confirming the accuracy of the financial information used to build their strategy, engaging in scheduled coaching, taking the actionable steps outlined by their coach, and completing foundational education requirements.

Refund requests must be submitted in writing through the company's internal request process and are subject to verification of these requirements.

"Refund requests are rare for us because we do our best to follow through on our commitments," Kwak said. "At the same time, I've seen clients who feel discouraged or unmotivated. Implementing new financial concepts requires working through uncomfortable moments and challenges. Part of our program is helping clients overcome that discouragement through coaching. It's natural for a discouraged client to consider a refund as a way out. In the overwhelming majority of cases, those clients push through the setbacks and go on to enjoy real outcomes. But they won't see those results if there's an easy exit available the moment things get hard."

Refunds Outside the Standard Process

The company confirmed it issues refunds outside the standard 90-day framework under specific circumstances, including cases where a client was enrolled despite not being a strong candidate for the strategy, or where a client is unable to secure a line of credit required to execute the plan despite good-faith effort.

"If an enrollment error occurs on our end, that is addressed directly," Kwak said. "If a client does everything correctly and is simply unable to qualify for financing through no fault of their own, that is treated differently than a change of mind. I truly believe we don't earn the client until we actually help them implement strategies that create lasting confidence and hope."

Documented Case
The guarantee's application has been documented publicly. A Trustpilot reviewer who was initially unable to secure a HELOC reported in an updated review that Accelerated Strategies honored the 90-day guarantee following completion of the required onboarding process, and advised prospective clients to complete the full 90-day process even when financing approval isn't immediate.

Industry Context
Participation-based guarantees are increasingly common across financial coaching, fitness, and education industries, where client outcomes depend substantially on engagement rather than a fixed deliverable. Accelerated Strategies stated that clarifying its policy is intended to reduce pre-enrollment confusion rather than respond to any specific dispute.

"Our position is that a prospective client should understand these terms fully before enrolling, not after," Kwak said. "A company's financial interest should never come before a client's understanding of what they are agreeing to."

About Accelerated Strategies
Accelerated Strategies is a personal financial consulting and software company founded by Samuel and Daniel Kwak, known as the Kwak Brothers. The company has worked with more than 3,500 homeowners across the United States, holds a 4.9-star "Excellent" rating across 400+ verified Trustpilot reviews, and was named to the Inc. 5000 list of fastest-growing companies in 2024.

For more information, visit acceleratedstrategies.com.

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