

FOR COACHES ON TRUECOACH

The TrueCoach 5% Fee Survival Kit

What January 2026's policy change means for your bill — and what you can do about it.

In January 2026, TrueCoach added a 5% transaction fee on coach billing. If you collect \$5,000/mo from your clients via TrueCoach, you're now paying \$250/mo in platform fees on top of your \$69/mo Pro subscription. That's \$319/mo total — a 4.6x increase from just the subscription.

The math hurts more as you grow. At \$10K/mo MRR: \$500/mo fees + \$69/mo subscription = \$569/mo. At \$20K MRR: \$1,069/mo. The fee scales linearly with your success.

PART 1

What you're paying now vs before

YOUR COACH MRR	FEE BEFORE 1/2026	FEE NOW	ANNUAL FEE INCREASE
\$2,000/mo (20 clients × \$100)	\$0	\$100/mo	\$1,200/yr
\$5,000/mo (50 × \$100)	\$0	\$250/mo	\$3,000/yr
\$10,000/mo (100 × \$100)	\$0	\$500/mo	\$6,000/yr
\$20,000/mo (200 × \$100)	\$0	\$1,000/mo	\$12,000/yr

What this means: at \$10K/mo MRR, you're paying TrueCoach \$6,000/year MORE than you were before January. The same Pro tier. Same features. Just a new fee architecture.

PART 2

Your three options

Option A: Eat the fee

Honest: if you're under \$3K/mo MRR, the new fee is \$150/mo or less. That's painful but not catastrophic. Eat it for now if switching friction is bigger than the savings.

Option B: Move billing OFF TrueCoach (keep TrueCoach for content)

Some coaches are billing clients via Stripe Connect directly (a separate payment processor) and using TrueCoach only for the workout / check-in delivery. This avoids the 5% fee but introduces a fragmented billing experience for clients (they pay one place, train another).

Math: works if you're high-volume + technical enough to maintain two systems. Most solo coaches don't want this complexity.

Option C: Switch to a flat-fee, 0%-platform-fee platform

Cadence uses Stripe Connect direct architecturally — you're the merchant of record on every charge. We never touch the funds, never take a cut. Result: 0% platform fees on your coach billing forever. At \$10K/mo MRR, that's \$6,000/year saved vs TrueCoach Pro 5%.

\$79/mo Coach tier flat (or \$49/mo Founding cohort, 25 spots locked-for-life). Free side-by-side calculator at vantagedigital.dev/vs/truecoach-5-percent-fee runs the math on your specific MRR.

PART 3

If you switch — the 5-step TrueCoach migration

Step 1: Export your TrueCoach data

TrueCoach Pro tier supports CSV exports natively (Settings → Data Export). Starter tier requires emailing support. Export clients + programs + check-ins separately.

Step 2: Identify your billing transition

TrueCoach billing is integrated. To switch, you'll need to migrate clients to billing through Cadence's Stripe Connect. Most coaches do this by sending clients a one-time "new payment link" email + canceling the old TrueCoach billing.

Step 3: Pilot with 2-3 willing clients

Onboard 2-3 high-engagement clients on the new platform first. 2-week pilot to validate.

Step 4: Announce + migrate in waves

Send the broadcast email to your roster. Use quality framing — "new app, sharper experience" — not cost framing. Wave 1: top 5 spenders. Wave 2: next 15-20. Wave 3: everyone else.

Step 5: Cancel TrueCoach on day 21

Confirm 100% of clients are onboarded to the new platform. Final fresh export from TrueCoach. Cancel. Archive.

95%+ retention is the typical result for coaches who follow this 21-day sequencing. Full 6-page playbook at vantagedigital.dev/migration-playbook.

Want us to run the math on YOUR specific TrueCoach bill? Free 15-min audit at vantagedigital.dev/audit. We compute your real cost (subscription + 5% fee at your MRR) vs flat-fee alternatives. No pitch.

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