

# Terms and Conditions

Welcome to the Powerful Wealth Builders™ “Wealth Literacy 101 Workshop.” By accessing or participating in this workshop, you agree to the following terms:

## 1. Purpose

This workshop is designed for educational purposes only. It teaches foundational concepts in wealth literacy, financial empowerment, and real estate knowledge.

## 2. No Professional Advice

All content is general information and not a substitute for professional financial, legal, or tax advice.

## 3. Intellectual Property

All workshop content—including slides, videos, recordings, scripts, designs, digital files, and worksheets—is owned exclusively by Powerful Wealth Builders™ and Jo McDaniel. Replication, resale, public display, or distribution without written consent is prohibited.

## 4. Payments and Refunds

If this workshop includes paid options or upgrades, all payments are final unless otherwise stated in writing.

## 5. Conduct

You agree not to distribute spam, disruptive comments, derogatory remarks, or inappropriate behavior in any workshop environment.

## 6. Use of Materials

You may use provided content for personal educational development only. You may not share templates, scripts, or materials with other individuals or entities.

## 7. Technology Requirements

You are responsible for ensuring access to Zoom, email, and required technology. We are not responsible for interruptions caused by personal device or internet issues.

## 8. Liability

No guarantee is provided regarding financial outcomes, credit improvements, real estate purchases, wealth growth, or investment results. All actions are at your own risk.

## 9. Amendments

Powerful Wealth Builders™ may update these Terms at any time. Continued participation constitutes acceptance.