

TERMS AND CONDITIONS

The Budget Effect LLC

hello@thebudgeteffect.com

BY PURCHASING THIS PROGRAM, YOU ARE AGREEING TO
THESE TERMS:

PROGRAM DETAILS:

1. Term

Start Date: The first step of the program will be sent **May 15, 2026**

End Date: **Jul 12, 2026**

2. Cost and Payment

Fees: \$199

Refund Policy: Due to the nature of this program and the access reserved for each participant, all sales are final and no refunds will be issued.

By purchasing, you understand that the program content is delivered over time and that your results depend on your participation and implementation of the weekly action steps.

If you choose not to complete the program or are unable to attend office hours, you will not be eligible for a refund.

By purchasing, you agree not to initiate any chargebacks or payment disputes. Doing so will be considered a breach of this agreement.

Payment Plan: If a payment plan is selected and a payment is missed, the Provider reserves the right to suspend or revoke access to the program until payment is received.

3. Services

Program Structure:

The program includes 7 core action steps delivered weekly. The 8th week is dedicated to reflection, implementation, and program close-out.

Description of Services: The Provider agrees to provide the Client with the following services:

- 7 Action Steps Sent via Email
- Access to Budget Effect Spreadsheet© (via Google Sheets)
- Option to join live or receive replay of weekly Office Hours
- Participants may receive individualized support during live office hours; however, this is not guaranteed.
- Office Hours are group based and optional.

Support and Boundaries:

This program includes access to weekly live office hours, where participants may ask questions related to the program content and weekly action steps.

Questions will be addressed during office hours. The Provider does not guarantee individual, written, or on-demand responses outside of these sessions.

Support is limited to the scope of the program. Questions that fall outside of the program content, require individualized financial advice beyond the material provided, or are unrelated to the weekly action steps may not be answered.

While the Provider will offer guidance and support, they do not guarantee having an answer to every question.

The method of submitting questions and accessing office hours may vary and will be communicated to participants during the program.

4. Confidentiality and Release:

Provider Agreement: The Provider agrees to maintain the confidentiality of all private information shared by the Client during the program participation. This confidentiality extends to private personal and financial information. This does not include information that may be shared as outlined in the “Release” section. The Provider cannot guarantee confidentiality from other participants in group settings.

Client Agreement: The Client is granted a limited, non-transferable license to use the materials provided for personal purposes only. The Client agrees not to reproduce, distribute, or share the materials without express written permission from the Provider.

Release: By entering into this Agreement, the Client consents to the Provider using the results and outcomes from participation in the program, including but not limited to testimonials, success stories, and feedback, for marketing and promotional purposes. The Client's identity may be anonymized at their request.

5. Additional Terms

Client is solely responsible for deciding if the feedback, advice, or other recommendations given by Provider as part of the Services are appropriate for Client and responsible for any implementation of the foregoing. Provider will not be liable to Client for any actions or inactions taken by the Client as a result of such feedback, advice or other recommendation.

These Program Details and the Service Terms and Conditions (collectively, the "Agreement") are entered into by and between the purchaser ("Client") and The Budget Effect LLC ("Provider").

Service Terms and Conditions

These service Terms and Conditions (these "**Terms**") set forth the terms governing Provider's provision of the Services described on the Program Details and are hereby incorporated into the Agreement.

1. **Services and Compensation.** Provider will provide the services specified in the Program Details ("**Program Details**") to Client on the terms and conditions specified in these Terms. Client will pay the Provider the fees in the amount and frequency specified in the Program Details. All fees paid under this Agreement are non-refundable, unless otherwise expressly stated in these Terms or the Program Details.

2. Program Access, Technology, and Participation

Access to Program:

The Client will receive access to program materials and content over the course of the 8-week program. Access begins upon purchase (or designated program start date) and continues for the duration of the program unless otherwise stated. Continued access to materials after the program end date is not guaranteed.

Content Delivery:

Program content, including weekly action steps and resources, will be delivered incrementally. The method of delivery (e.g., email, online platform, or other format) is determined by the Provider and may be updated at any time.

Technology Disclaimer:

The Provider is not responsible for delays, access issues, or interruptions caused by technical problems, including but not limited to internet outages, platform errors, or email delivery issues.

Participation and Conduct:

Participants agree to engage respectfully in all program spaces, including office hours. The Provider reserves the right to remove any participant from the program, without refund, for behavior that is disruptive, inappropriate, or not aligned with the intent of the program.

3. **Intellectual Property.** All materials, concepts, methodologies, and content provided by the Provider, including but not limited to program materials, action steps, and the Budget Effect Spreadsheet, are the intellectual property of The Budget Effect LLC. The Client is granted a limited, non-transferable, non-exclusive license for personal use only. The Client agrees not to share, reproduce, distribute, modify, or create derivative works from any program materials. This includes, but is not limited to, sharing login access, forwarding materials, or making the content available to any third party. Any unauthorized use of the materials may result in removal from the program without refund and may be subject to legal action.
4. **Renewal Clause:** If the Client enrolls in a future program, these Terms will continue to apply unless otherwise updated.

5. **Indemnification:** The Client agrees to indemnify and hold harmless the Provider and The Budget Effect LLC from any claims, losses, or damages arising from the Client's actions or participation in the Service Agreement.
6. **Limit of Liability:**
 - a. The Client understands that the Provider is not a registered financial or investment advisor, and the services provided are intended to offer household budget organization, habit formation, guidance and advice based on personal experience and expertise.
 - b. The Provider does not guarantee any specific financial results or outcomes from participation in the program.
 - c. The Provider shall not be held liable for any actions taken by the Client or results arising from coaching, including any business, financial, or personal decisions made by the Client.
 - d. The total liability of the Provider for any claim related to this Agreement shall not exceed the amount paid by the Client under this Agreement.
7. **Force Majeure:** Except for the payment of fees, neither party shall be liable for any delays or failure in performance due to circumstances beyond their reasonable control.
8. **Governing Law:** This Agreement shall be governed by and construed in accordance with the laws of the State of Wisconsin, without regard to its conflict of law principles.
9. **Entire Agreement:** This Agreement contains the entire understanding between the Client and the Provider regarding the services provided as part of the Program Details and supersedes any prior agreements or understandings, whether written or oral.
10. **Amendments:** Any amendments or modifications to this Agreement must be made in writing and agreed upon by both the Client and the Provider.