

TERMS AND CONDITIONS

The Budget Effect LLC

hello@thebudgeteffect.com

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

MEMBERSHIP DETAILS:

1. Term

Start Date: The day the participant submits their first payment.

Renewal: This membership automatically renews each month on the same calendar day unless canceled by the Client at least 3 business days before the next billing date.

Cancellation: The Client may cancel at any time. Upon cancellation, access will continue through the current paid billing period and will end at the close of that billing cycle.

2. Cost and Payment

Fees: \$15 per month

Refund Policy: Due to the digital nature of this membership and immediate access to materials, all sales are final and no refunds will be issued for any reason.

By purchasing, the Client agrees not to initiate any chargebacks or payment disputes. Doing so will be considered a breach of this Agreement.

If a recurring payment fails, the Provider reserves the right to suspend or revoke access to the membership until payment is received.

3. Services

Membership Structure

The membership includes access to educational videos, resources, and support tools available inside a digital membership hub accessible by login and password and/or available through email.

Description of Services

The Provider agrees to provide the Client with access to the following:

- Educational videos and resources related to budgeting, household money management, and financial organization
- The ability to submit questions through methods determined by the Provider
- Ongoing support related to the scope of the membership content

Important: The Budget Effect Spreadsheet© is **not** included with this membership unless purchased separately. Some membership content may reference or demonstrate the use of this spreadsheet, but access to the spreadsheet itself requires a separate purchase.

The Provider may update, add, remove, or modify membership content, live sessions, or resources at any time.

4. Support and Boundaries

This membership includes opportunities for live support and community-based learning through sessions determined by the Provider.

Clients may submit questions through designated methods. Questions will be answered within a timeframe deemed reasonable by the Provider, but response times are not guaranteed.

The Provider does not guarantee individualized, on-demand, or unlimited support.

Support is limited to the scope of the membership content. Questions outside the membership scope, requiring individualized financial advice, or unrelated to budgeting may not be answered.

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

5. Confidentiality and Release

Provider Agreement: The Provider agrees to maintain confidentiality of private information shared by the Client. This includes private personal and financial information shared directly with the Provider. Confidentiality cannot be guaranteed in group settings or community spaces.

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

Release: By entering into this Agreement, the Client consents to the Provider using testimonials, feedback, and success stories for marketing purposes. The Client's identity may be anonymized upon request.

6. Additional Terms

The Client is solely responsible for deciding if the feedback, advice, or other recommendations given by the Provider as part of the Services are appropriate for the Client and responsible for any implementation of the foregoing. The 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 Membership Details and 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 in the Membership Details and are hereby incorporated into the Agreement.

1. **Services and Compensation**

Provider will provide the services described above. Client agrees to pay the fees in the amount and frequency specified in this Agreement. All fees are non-refundable unless otherwise stated.

2. **Membership Access, Technology, and Participation**

Access to Membership:

The Client will receive access to membership materials upon purchase and for as long as their membership remains active and in good standing.

Content Delivery:

Content may be added, removed, updated, or delivered at the Provider’s discretion.

Technology Disclaimer:

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

Participation and Conduct:

Participants agree to engage respectfully in all membership spaces. The Provider reserves the right to remove any participant, without refund, for disruptive, inappropriate, or harmful behavior.

3. **Intellectual Property**

All materials, concepts, methodologies, and content provided by The Budget Effect LLC, including but not limited to videos, resources and, where applicable, The Budget Effect Spreadsheet© remain 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 membership materials. This includes sharing login access or making content available to any third party.

Unauthorized use may result in immediate removal from the membership without refund and may be subject to legal action.

4. Indemnification

The Client agrees to indemnify and hold harmless the Provider and The Budget Effect LLC from any claims, losses, or damages arising from participation in the membership.

5. Limit of Liability

The Client understands that the Provider is not a licensed financial advisor, investment advisor, accountant, or attorney. The services and materials provided through this membership are for educational and informational purposes only and are based on the Provider's personal experience and expertise.

The Provider does not provide financial, investment, tax, or legal advice, and nothing within the membership should be interpreted as such. Participation in this membership does not create an advisor-client relationship of any kind.

The Client is solely responsible for their financial decisions and is encouraged to consult with qualified financial, tax, legal, or investment professionals before making financial decisions.

The Provider does not guarantee any specific financial results or outcomes.

The Provider shall not be held liable for any actions taken by the Client or any results arising from participation in the membership.

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.

6. 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.

7. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of the State of Wisconsin.

8. Entire Agreement

This Agreement contains the entire understanding between the Client and the Provider and supersedes any prior agreements.

9. Amendments

The Provider reserves the right to update or modify these Terms at any time. Continued participation in the membership after changes are made constitutes acceptance of the updated Terms.