

Refund Policy for Livingwithclarity.com

This refund policy is designed to align with common practices in the "Work-From-Home Opportunity" (WHOP) and digital/informational product space, balancing customer satisfaction with the nature of instantly accessible digital goods and services.

Overview

Livingwithclarity.com offers a variety of digital products, courses, and coaching services aimed at providing clarity and actionable strategies for personal and professional growth. Due to the immediate, proprietary, and intangible nature of these offerings, our refund policy is structured to prevent "content consumption and return" (also known as "try-before-you-buy and abuse").

Digital Products and Courses (Self-Paced)

Standard Refund Period

We offer a **14-day money-back guarantee** on most self-paced digital courses and informational products, effective from the date of purchase.

Eligibility Criteria

To be eligible for a refund, the following conditions must be met:

1. **Time Limit:** The refund request must be received within the 14-day window.
2. **Usage/Consumption Limit:** The customer must **not** have consumed or accessed more than **25%** (or the equivalent of the first module/section) of the product or course content. Access is tracked through our learning management system (LMS).
 - *Rationale:* If a significant portion of the content is accessed, the value has been received, and the proprietary information cannot be returned.
3. **Completion of Actionable Steps (If Applicable):** For specific programs, particularly those guaranteeing a result (where legally compliant), the customer may be required to show proof that they have completed the designated assignments, worksheets, or initial implementation steps outlined in the first module and still did not achieve the promised introductory result. This requirement will be explicitly stated on the product's sales page.
4. **No Downloads:** Any downloadable materials (e.g., templates, e-books, checklists) must not have been downloaded.

Refund Processing

- Refund requests must be submitted via email to [Insert Support Email Address Here].
- Upon approval, the refund will be processed to the original method of payment within 7-10 business days.

Live Coaching and Consulting Services

One-Time Sessions and Packages

- **Cancellation:**
 - Cancellations made by the client with **more than 48 hours** notice will receive a full refund or the option to reschedule.
 - Cancellations made with **less than 48 hours** notice will result in the forfeiture of the session fee.
- **Post-Session Refunds:** Once a one-on-one coaching or consulting session has been completed, the service is considered rendered, and no refunds will be issued.

Group Coaching and Masterminds

- Group coaching programs are typically sold as a commitment for a fixed term (e.g., 6 weeks, 3 months).
- **Refund Policy:** Refunds are generally **not offered** for group coaching programs once the program officially starts, due to the limited number of seats and the immediate access to proprietary group dynamics and content.
- **Exception:** A limited refund window (e.g., 7 days) may be offered, subject to the same usage/access limits as digital courses, and will be explicitly defined in the group program's terms of service.

Non-Refundable Items

The following items are generally **non-refundable** in line with industry standards:

- **Any product or service purchased during a promotional sale, clearance, or with a significant discount.**
- **"Done-For-You" services** once work has commenced.
- **Membership fees** after the initial payment processing period (e.g., a monthly subscription is non-refundable once the month has started).
- **E-books, templates, checklists, or other small, instantly downloadable digital assets** that do not require an LMS login.
- **Software licenses or third-party tools** purchased through Livingwithclarity.com.

Subscription Services (e.g., Monthly Memberships)

- Refunds will **not** be issued for any used portion of a subscription period (e.g., if you cancel halfway through the month, you will not receive a partial refund for the remaining days).
 - Customers can cancel their recurring subscription at any time to prevent future billing. Access will continue until the end of the current billing cycle.
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Summary of Refund Metrics

Product Type	Refund Window	Usage/Access Limit
Self-Paced Digital Course	14 Days	< 25% of Content/1st Module
One-Time Coaching Session	N/A (Pre-session only)	N/A
Group Coaching/Mastermind	Varies (Usually None or 7 Days)	Strict limit, often 0% after start
Instant Downloads (E-books/Templates)	0 Days	N/A