

# TERMS OF SERVICE

Bright Beginnings Financial & My Financial Dominance

*Effective Date: February 15, 2026*

## 1. ACCEPTANCE OF TERMS

By purchasing any services, programs, or products from Bright Beginnings Financial or My Financial Dominance (collectively, the "Company"), you (the "Client") acknowledge that you have read, understood, and agree to be bound by these Terms of Service. Your payment constitutes your electronic signature and binding acceptance of these terms.

## 2. ALL SALES ARE FINAL - NO REFUNDS OR CHARGEBACKS

**ALL SALES ARE FINAL.** The Client expressly agrees and acknowledges that:

1. **NO REFUNDS POLICY:** All payments made for services, programs, consultations, masterclasses, webinars, educational content, memberships, or any other products are non-refundable under any circumstances, including but not limited to: change of mind, financial hardship, failure to utilize services, dissatisfaction with results, personal circumstances, or any other reason whatsoever.
2. **CHARGEBACK PROHIBITION:** Client explicitly agrees NOT to initiate any chargeback, payment dispute, or reversal through their bank, credit card company, payment processor, or any other financial institution. Initiating a chargeback constitutes breach of contract and fraud.
3. **ACKNOWLEDGMENT OF VALUE:** Client acknowledges that the Company provides immediate access to proprietary systems, strategies, templates, resources, and intellectual property upon purchase. Due to the digital and informational nature of these services, refunds cannot be provided once access is granted.
4. **SERVICES RENDERED:** Client acknowledges that services begin immediately upon payment, including but not limited to: enrollment in programs, provision of access credentials, delivery of educational materials, assignment to client portal, scheduling of consultations, and allocation of Company resources.
5. **PRE-PURCHASE RESPONSIBILITY:** Client had the opportunity to review all service descriptions, pricing, program details, and ask questions before making payment. Client confirms they made an informed purchasing decision.

## 3. CONSEQUENCES OF UNAUTHORIZED CHARGEBACKS

If Client initiates an unauthorized chargeback, payment dispute, or reversal, Client agrees that the Company may:

6. Immediately terminate all services, access to programs, client portals, materials, and support
7. Pursue legal action to recover the full amount owed, plus all legal fees, collection costs, administrative fees, and damages
8. Report the fraudulent chargeback to credit bureaus, which may negatively impact Client's credit score and creditworthiness
9. Ban Client from all future services and programs offered by the Company
10. Pursue claims for breach of contract, fraud, and unjust enrichment
11. Charge a chargeback dispute fee of \$500 or the full amount of the original purchase (whichever is greater) to cover administrative costs

#### **4. SERVICE DESCRIPTIONS AND DELIVERABLES**

The Company offers comprehensive wealth architecture services including, but not limited to: credit education, business formation, funding strategies, debt elimination planning, asset protection, trust structuring, estate planning, tax strategy, insurance solutions, homebuying consultation, and business credit education. Services are delivered through various formats including one-on-one consultations, group coaching, online courses, webinars, masterclasses, done-for-you implementation, templates, and ongoing support.

Client acknowledges that the Company provides educational information and strategic guidance, not guaranteed financial outcomes. Individual results vary based on Client's specific circumstances, effort, implementation, and external factors beyond the Company's control.

#### **5. PAYMENT TERMS**

Payment is required in full at the time of purchase unless a payment plan is explicitly agreed upon in writing. For payment plans:

12. All scheduled payments are due on the dates specified
13. Failure to make timely payments results in immediate suspension of services
14. Late payments incur a \$100 late fee plus 1.5% monthly interest on outstanding balances
15. The total amount owed remains due regardless of service usage or satisfaction
16. Client remains responsible for full payment even if they choose to discontinue services

#### **6. CLIENT RESPONSIBILITIES**

Client agrees to:

17. Provide accurate, complete, and truthful information
18. Actively participate in scheduled consultations and sessions

19. Complete all assigned tasks and implementation steps
20. Communicate promptly and professionally with the Company
21. Not share, distribute, or resell any proprietary materials, resources, or intellectual property
22. Understand that results require personal effort and implementation

## **7. NO GUARANTEES OR WARRANTIES**

The Company provides educational information and strategic consulting services. **WE MAKE NO GUARANTEES, REPRESENTATIONS, OR WARRANTIES REGARDING SPECIFIC FINANCIAL OUTCOMES, CREDIT SCORE IMPROVEMENTS, FUNDING AMOUNTS, DEBT ELIMINATION TIMELINES, TAX SAVINGS, OR ANY OTHER FINANCIAL RESULTS.** Client's success depends on numerous factors including but not limited to: current financial situation, credit history, income level, effort expended, proper implementation of strategies, market conditions, lender decisions, and regulatory changes.

All services are provided "AS IS" without warranty of any kind, express or implied. Client assumes all risks associated with implementation of any strategies or recommendations.

## **8. LIMITATION OF LIABILITY**

TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE COMPANY SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, OR ANY LOSS OF PROFITS OR REVENUES, WHETHER INCURRED DIRECTLY OR INDIRECTLY, OR ANY LOSS OF DATA, USE, GOODWILL, OR OTHER INTANGIBLE LOSSES RESULTING FROM: (A) CLIENT'S USE OR INABILITY TO USE THE SERVICES; (B) ANY UNAUTHORIZED ACCESS TO OR USE OF CLIENT'S INFORMATION; (C) ANY IMPLEMENTATION OF STRATEGIES OR RECOMMENDATIONS; (D) DECISIONS MADE BY THIRD PARTIES (LENDERS, CREDITORS, TAX AUTHORITIES); OR (E) ANY OTHER MATTER RELATING TO THE SERVICES.

In no event shall the Company's total liability exceed the amount Client paid for services in the twelve (12) months preceding the claim.

## **9. DISPUTE RESOLUTION AND ARBITRATION**

**MANDATORY ARBITRATION:** Any dispute, claim, or controversy arising out of or relating to these Terms or the services provided shall be resolved exclusively through binding arbitration administered by the American Arbitration Association (AAA) under its Commercial Arbitration Rules. The arbitration shall be conducted in the state where the Company is headquartered. Client expressly waives the right to bring any claim in court or participate in any class action lawsuit.

**Pre-Arbitration Dispute Process:** Before initiating arbitration, Client must first contact the Company in writing at [support@brightbeginningsfinancial.com](mailto:support@brightbeginningsfinancial.com) describing the issue and desired resolution. The parties agree to negotiate in good faith for thirty (30) days to resolve the dispute.

## **10. INTELLECTUAL PROPERTY**

All materials, content, templates, systems, frameworks, methodologies, training videos, documents, and other resources provided by the Company ("Intellectual Property") are proprietary and protected by copyright, trademark, and other intellectual property laws. Client receives a limited, non-exclusive, non-transferable license to use the Intellectual Property solely for their personal benefit. Client may not:

23. Copy, reproduce, distribute, or share any Intellectual Property
24. Modify, reverse engineer, or create derivative works
25. Use Intellectual Property to provide services to others or for commercial purposes
26. Remove or alter any copyright or proprietary notices

Violation of intellectual property rights may result in immediate termination of services and legal action for damages.

## **11. TERMINATION**

The Company reserves the right to terminate or suspend Client's access to services at any time for any reason, including but not limited to: breach of these Terms, failure to make payments, abusive behavior toward staff, violation of intellectual property rights, or initiating unauthorized chargebacks. Termination does not entitle Client to any refund of fees paid.

## **12. MODIFICATIONS TO TERMS**

The Company reserves the right to modify these Terms at any time. Continued use of services after modifications constitutes acceptance of the updated Terms. Material changes will be communicated to active Clients via email.

## **13. GOVERNING LAW**

These Terms shall be governed by and construed in accordance with the laws of the state where the Company is headquartered, without regard to conflict of law principles.

## **14. SEVERABILITY**

If any provision of these Terms is found to be unenforceable or invalid, that provision shall be limited or eliminated to the minimum extent necessary so that these Terms shall otherwise remain in full force and effect.

## **15. ENTIRE AGREEMENT**

These Terms constitute the entire agreement between Client and the Company and supersede all prior agreements, understandings, and communications, whether written or oral, relating to the subject matter herein.

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**BY MAKING PAYMENT FOR SERVICES, CLIENT ACKNOWLEDGES THAT THEY HAVE READ, UNDERSTOOD, AND AGREE TO BE BOUND BY THESE TERMS OF SERVICE, INCLUDING THE NO REFUND POLICY AND CHARGEBACK PROHIBITION.**

**ALL SALES ARE FINAL.**