Terms of Use — Academy of Financial Independence

Effective Date: September 8, 2025

These Terms of Use ("**Terms**") govern access to and use of the websites, pages, and applications of Academy of Financial Independence ("**Company**," "**we**," "**us**," "**our**"), including course delivery via AXL (collectively, the "**Services**"). By accessing or using the Services, you agree to these Terms. If you do not agree, do not use the Services.

1. Who We Are and Scope

1.1. The Company is registered in the State of California and serves users across the United States **and worldwide** (users may be located in any country). You are responsible for complying with your local laws when using the Services.
1.2. These Terms apply to all visitors and users of the Services, including checkout pages and user portals on AXL.
1.3. The following documents form part of these Terms: the **Privacy Policy** and the **Payment & Refund Terms**. If there is a conflict, any specific purchase terms shown on the offer/checkout page prevail.

2. Accounts and Access

2.1. By registering, you confirm you are 18 or older and that the information you provide is accurate.
2.2. You are responsible for safeguarding your login credentials and for all activity under your account. Sharing, selling, or transferring your access to third parties is prohibited.
2.3. We may review activity and restrict access if we suspect a breach of these Terms or attempts to circumvent security.

3. Purchases and Payments

3.1. Our products are digital content and/or access to online courses. **Once access to digital content is provided, payments are non-refundable**, except where required by applicable law or expressly stated in a specific promotion or agreement. Details are set out in the **Payment & Refund Terms**.
3.2. We accept payments through providers including **Stripe** (with **Klarna** and **Affirm** integrations where available), **PayPal**, **Venmo**, and **Zelle** (as a transfer method).
3.3. If you choose Klarna or Affirm, you enter a separate agreement with that provider; any schedule, fees, and interest are governed by their terms. Cancelling access with us **does not** cancel your obligations to a BNPL provider.

4. License to Materials

4.1. Upon purchase, you receive a **limited, personal, non-exclusive, non-transferable** license to use course materials **solely for your own educational purposes**.
4.2. You may not reproduce, distribute, publicly display, publish, resell, transfer access, create derivative works from, mass-download, or circumvent any technical protection applied to the

materials.
4.3. We may use technical protections (e.g., watermarks, anomaly monitoring, DLP).

5. Intellectual Property

5.1. All content on or through the Services (text, video, audio, images, methods, logos, trademarks) is owned by the Company and/or its licensors and is protected by applicable law.
5.2. Use of our trademarks and content without prior written permission is prohibited.
5.3. If you believe content infringes your rights, contact **info@kristinashadrina.com**.

6. User Content (if applicable)

6.1. By posting reviews, comments, or other content, you grant the Company a non-exclusive license to display such content within the Services and in marketing materials where appropriate, consistent with the Privacy Policy.
6.2. Illegal, harmful, misleading, spam, or rights-infringing content is prohibited. We may remove such content and limit accounts.

7. Prohibited Conduct

You may not: (a) bypass paywalls or security controls; (b) scrape or mass-copy content; (c) upload or distribute malware; (d) impersonate others; or (e) use the Services in violation of law, third-party rights, or these Terms.

8. Third-Party Services and Availability

8.1. The Services may include links to or integrations with third parties (including **AXL**, **Stripe/Klarna/Affirm**, **PayPal/Venmo/Zelle**). Their terms and policies apply in addition; we do not control their operations and are not responsible for outages or actions by those providers.
8.2. Access to the Services may be temporarily limited due to maintenance, updates, outages, or force majeure.

9. Educational Nature; No Professional Advice

Materials are provided **for educational purposes only** and do **not** constitute financial, legal, tax, or investment advice. We do not guarantee any specific outcomes (income, deals, employment, or otherwise).

10. Suspension and Termination

10.1. We may suspend or terminate access for violations of these Terms, attempts to pirate/circumvent protections, infringement, or as required by law.
10.2. Termination for the reasons in 10.1 does not cancel payment obligations you owe to any third-party financing or banking provider.

11. Disclaimer of Warranties

The Services and materials are provided “as is” and “as available,” without warranties of any kind (express or implied), including fitness, uninterrupted availability, suitability for a particular purpose, or non-infringement, to the maximum extent permitted by law.

12. Limitation of Liability

To the maximum extent permitted by law, the Company shall not be liable for indirect, incidental, special, punitive, or consequential damages, lost profits, data loss, or third-party provider outages or actions. In all events, our aggregate liability for any claims shall not exceed the amount you actually paid to us for the relevant product/access in the **12 months** preceding the claim.

13. Indemnity

You agree to indemnify and hold the Company harmless from third-party claims, losses, and expenses arising from your breach of these Terms or misuse of the Services, to the extent permitted by applicable consumer law.

14. Electronic Records and Signatures

14.1. All agreements, confirmations, notices, and other legally significant documents in connection with the Services are formed and executed electronically.
14.2. You consent to the use of **electronic records and electronic signatures**. An electronic signature—including, without limitation, checking an acceptance box, typing your name, entering a one-time code, clicking “Pay”/“I Agree,” or taking other affirmative actions in the interface—has the same legal effect as a handwritten signature and creates binding obligations.
14.3. Electronic records satisfy any “in writing” and “signed” requirements applicable to the transactions conducted through the Services.
14.4. We maintain an audit trail (timestamps, technical identifiers, document versions) to evidence acceptance and signing events.

15. Governing Law and Venue

These Terms are governed by the laws of the State of California and applicable U.S. federal law. The exclusive jurisdiction and venue for any disputes shall be the state or federal courts located in **Orange County, California**, unless mandatory law provides otherwise.

16. Changes to These Terms

We may update these Terms from time to time. The current version is posted on the site with its effective date. Your continued use of the Services after updates are posted constitutes acceptance of the changes.

17. Miscellaneous

17.1. If any provision is found invalid, the remaining provisions remain in effect.
17.2. You may not assign your rights or obligations without our prior written consent; we may assign in connection with reorganization or a transaction.

17.3. These Terms, together with the Privacy Policy and the Payment & Refund Terms, are the entire agreement regarding your use of the Services.

18. Contact

Questions about these Terms: **info@kristinashadrina.com**.