

Payment & Refund Terms — Academy of Financial Independence

Effective Date: September 8, 2025

Contact: info@kristinashadrina.com

1. Scope

1.1. These Payment & Refund Terms govern payments and refunds for digital products and access to online courses/materials (“**Products**”) provided by Academy of Financial Independence (“**Company**,” “**we**,” “**us**,” “**our**”) via our websites and our learning platform (including GetCourse).

1.2. By placing an order (making a payment), you acknowledge and agree to these Payment & Refund Terms, our Privacy Policy, and our Terms of Use.

2. Prices, Taxes, and Currency

2.1. Prices are displayed on the offer/checkout page and may vary by product, promotion, and package composition.

2.2. Applicable taxes/fees may be charged as required by relevant jurisdictions. Unless otherwise stated at checkout, prices are shown exclusive of tax, which is calculated automatically from your payment details.

2.3. Payments are processed in the currency shown at checkout. Any bank/payment-system fees and currency conversion costs are your responsibility.

3. Payment Methods and Providers

3.1. We accept payments through **Stripe** (including **Klarna** and **Affirm** financing integrations where available), as well as **PayPal**, **Venmo**, and **Zelle** (as a transfer method).

3.2. If you choose Klarna or Affirm, you enter a **separate** agreement with that financing provider; any schedule, rates, and fees are governed by their terms. Cancelling access with us **does not** cancel your obligations to a BNPL provider.

3.3. We may request additional verification (including identity/card ownership evidence) and may decline service if we suspect fraud, unlawful activity, or a breach of these Terms.

4. Delivery of Access and Performance

4.1. Access to digital materials is provided **immediately** and automatically upon successful payment (or at the explicitly stated start date for a scheduled cohort/module).

4.2. The moment of successful charge and access activation constitutes the **start of performance** of the digital service.

4.3. **There is no activation period. Once payment is confirmed, changes to the order, product/package exchanges, plan transfers, freezes/deferrals, cancellations, or reversals are not available.**

5. Non-Refundability of Digital Products

- 5.1. **After access is activated, all payments are final and non-refundable.**
- 5.2. Exceptions apply only where: (a) **required by applicable law**, or (b) **explicitly and unambiguously stated** in the specific promotion/agreement **before** payment.
- 5.3. The following are **not** grounds for a refund: unmet personal expectations, change of plans, non-use of access, “wrong product/tier selected,” subjective “lack of usefulness,” insufficient device readiness, or lack of stable internet.

6. Technical Requirements and Access

- 6.1. You are responsible for having a compatible device, up-to-date software/browser, email access, and a stable internet connection.
- 6.2. Temporary interruptions affecting third-party services (hosting, payment processors, GetCourse) are not grounds for a refund; where feasible, we may provide reasonable alternatives (e.g., a replay or an extended access window).

7. Deposits, Reservations, Discounts, and Bonuses

- 7.1. Reservation/deposit amounts, discounts, and bonuses (e.g., extra modules, consultations, materials) are shown at purchase and **do not alter** the non-refundability rule unless expressly stated otherwise in the specific offer.
- 7.2. Coupons/discount codes are not redeemable for cash and may carry expiration dates and usage conditions.

8. Payment Disputes and Chargebacks

- 8.1. For any payment issue, contact info@kristinashadrina.com promptly—most matters are resolved faster and more efficiently than through a formal dispute.
- 8.2. If a chargeback/dispute is initiated, we may **temporarily suspend or terminate access** to materials until resolution.
- 8.3. We will contest unfounded chargebacks and provide evidence to processors/banks, including login records, timestamps, IP/device data, payment confirmations, copies of offers/terms, and proof of access delivery.
- 8.4. If a chargeback is reversed and/or the charge is reinstated, access may be restored. We may recover reasonable dispute-handling and collection costs **to the extent permitted by applicable law**.
- 8.5. Any outstanding balance (including amounts reversed via chargeback) remains due; delinquent accounts and invoices may be referred to collections as allowed by law.
- 8.6. If a payment dispute/chargeback cannot be resolved through the bank/payment provider process, the Company may, at its discretion, file a claim in **California Small Claims Court (Orange County)** to resolve the dispute and/or recover outstanding amounts, contractual payments, reasonable dispute-handling costs, and court fees, to the extent permitted by law. Venue shall be Los Angeles County, California, unless mandatory law requires otherwise.

9. Order Cancellation and Changes

- 9.1. **Before payment is confirmed**, an order may be cancelled only if that option is expressly provided in the specific offer (e.g., a visible “Cancel” option prior to clicking “Pay”).
- 9.2. We reserve the right to cancel an order **before payment is confirmed** in case of pricing/technical errors, suspected fraud, or legal violations; in such case, any erroneously captured amount will be refunded.

9.3. We may correct inaccuracies and typographical errors (including pricing) without prior notice **prior to payment completion**.

10. Electronic Confirmations and Signatures

10.1. All consents, confirmations, and legally significant communications related to a purchase are executed in **electronic form**.

10.2. Your actions in the interface (clicking “Pay/Agree,” checking a consent box, typing your name, entering a one-time code, etc.) constitute an **electronic signature** with the same legal effect as a handwritten signature.

10.3. We maintain an audit trail (timestamps, technical identifiers, document versions) to evidence acceptance and access delivery.

11. Provider-Initiated Reversals and Service Refusal

11.1. If a payment provider cancels/returns a payment under its compliance/risk rules, access may be suspended or terminated until resolved.

11.2. We may refuse service or request an alternative payment method in cases of elevated risk, verification inconsistencies, violations of these Terms, or legal requirements.

12. Governing Law and Document Priority

12.1. These Terms are governed by the laws of the State of California and applicable U.S. federal law.

12.2. If there is any conflict between these Terms and the specific terms of a promotion/agreement, the **specific** terms presented on the offer/checkout page **before payment** will prevail.

12.3. These Terms form an integral part of our **Terms of Use** and apply in conjunction with them.