

Terms and Conditions

By accessing or using our website, programs, products, and services in any manner for any reason, you implicitly agree to these Terms and Conditions.

Our website, programs, products, and services are owned and operated by Embody Your Wisdom, LLC and Stephanie Smart.

Trademark

Embodiment Your Wisdom, LLC., Soul Song, Soul Song Map, and Authentic Truth Speakers are Trademarked. Under no circumstances are you allowed to use these terms in your own business or to refer to your own clients. You may not use it to refer to coaching, consulting, or counseling, including but not limited to life coaching, business coaching or consulting, spiritual coaching or counseling, or any other forms of coaching, consulting, or counseling. If you are a Soul Song Certified Coach, you may use Soul Song in your work.

You may not use Embodiment Your Wisdom, LLC. name or logo on any programs, products, or services, including your website, social media including banners or titles, or to refer to your groups or events. You may not use Embodiment Your Wisdom name or logo on physical products including but not limited to clothing, calendars, cups and mugs, pens, bags, or any other physical products. Please report any suspected unauthorized use of Embodiment Your Wisdom, LLC. to Stephanie Smart at steph@EmbodimentYourWisdom.com.

Recommendations

We love our friends' products and services, so we recommend them. Sometimes we may get compensation for some of the things we recommend. You should always assume any links on any of our websites, products, programs, social media, newsletter, or other communication may be an affiliate link. Please do your own research when deciding whether or not to invest. What works for us may not work for you, so always listen to your own intuition and do your own due diligence.

Community Guidelines

We have a thriving community, and like any community it functions best when users follow a few simple rules and guidelines. By accessing the community, you agree to comply with these community guidelines:

You will not use the community for illegal or illicit purposes, to spam, badger, or infringe upon any other member. You will not upload or post any content that infringes any copyright, trademark, right of publicity, or other proprietary rights or any person or entity. You will not post anything that is defamatory, libelous, indecent, pornographic, sexually explicit, invasive of another's privacy, promotes violence, or contains hate speech or discloses personal or sensitive information about another member or group. You will not stalk, threaten, or

otherwise harass other members. You will not spam the group or post self-promotions, except in the manner indicated in the guidelines. You will not disclose personal information such as personal email addresses, phone numbers, postal addresses, credit card information, or similar information about yourself or others. You will not access the community to collect any market research for a competing business. You will not impersonate any person or entity falsely or otherwise misrepresent yourself or your affiliation with another person or entity. You will not interfere with or attempt to interrupt the operation of the websites or communities through any use of virus, device, information collection, defamation, or access or attempt to gain access to any data, files, passwords, or personal information. You will contact us about any person suspected to be in violation of these terms and guidelines.

We reserve the right, in our sole and absolute discretion, to deny anyone at any time access to the Websites, communities, programs, products, or services or any portion or function thereof, without notice at any time.

Swearing and Profanity Policy

We have a policy about swearing and profanity. We do it, not a lot, but it is present in some material. Guides, programs, videos, audios, blogs, community, messages, and other content may contain profanity. Sometimes the use of swearing or profanity is an important tool to shift an energetic pattern or get people's attention. No refunds are issued due to profanity.

FTC Terms and Conditions

In the United States, the FTC requires that we state that, "Tarot, Oracle, Stone Readings, and all Intuitive Readings are for entertainment purposes." Any information obtained from this website or from services provided by Embody Your Wisdom, LLC. or Stephanie Smart do not replace medical, legal, or financial advice. There are no express or latent implications of monetary, financial, or legal guarantees if you invest in any product or service. Any testimonials are considered to be true but may not represent typical results. Remember to do your own due diligence when making personal and financial decisions. All clients take responsibility for her/his own actions and results.

Assumption of Risk, Personal Responsibility, and Disclaimer

By using this website, programs, products, and services, you assume all risks in using your judgement about the information herein. Every effort has been made to provide the most accurate up-to-date information available. However, because the laws and rules governing business and personal matters are constantly changing, we cannot be held responsible or accountable for the accuracy of the content of our website, programs, products, or services, or guarantee that all the information provided is completely current or applies to you specifically.

You are responsible for your own experience. If you are unsure of the information or how it applies to you, you may want to contact your own legal or financial experts. The information in our website, programs, products, and services are provided as-is and without any warranties expressed or implied. We make no warranties or guarantees, expressed or implied, as to the accuracy or completeness of our programs or appropriateness of our website, programs, products, or services.

To the fullest extent possible of applicable law, we disclaim all warranties, express or implied, including but not limited to implied warranties or merchantability, fitness for a particular purpose, and non-infringement. We do not guarantee that any of our website, programs, products, or services or any of its functions will be error-free or free of viruses or other harmful components.

You agree at all times to hold harmless the Company, CEO, directors, officers, employees, and affiliates from and against accidents, delays, injuries, loss, damage, loss of profits, personal or business interruptions, any and all claims, causes of action, damages, liabilities, costs and expenses, including legal fees and expenses resulting from use of our website, programs, products, or services or any of their functions.

Information You are Prohibited with Sharing with Others

All information contained on the websites and in programs, products, and services have been obtained and developed through considerable investment, time, and effort.

You may not share information nor take information as your own to resell. Unauthorized use of our website, programs, products, services, or information contained therein will result in legal action included but not limited to claims for damages, legal fees, and pursuit of criminal offense and damages.

Links to External Websites or Use of Social Media

From time to time we may provide links on our websites, in programs, products, or other services, or in newsletter and email correspondence which contain links to other website or social media. Please note that we do not have any control over the other website or social media content and cannot be responsible for protection, privacy, or results obtained through use of those websites.

Security and Confidentiality

We take every precaution to protect sensitive information. When you subscribe, all information is protected in our CRM database. However, due to the nature of the internet, we cannot completely guarantee the security of information in any system, especially through third-party applications. Submit information at your own risk.

Online Purchases and Commerce

If paying with a credit card, you give us permission to authorize the payment of your card for payment for your program, product, or service as agreed. For any installments, you give us permission to authorize your credit or debit card at the time due without any additional authorizations.

If payment is not received by the due date, whether paying in full or in installments, you will have a three (3) day grace period to make the payment before forfeiting the program, product, or service.

If you fail to make payments in a timely manner in accordance with these terms and conditions or attempt to charge back previous payments, your card will be charged the full amount of payment due. If the payment is declined or refused, legal action will be taken to procure payment to the fullest extent of the law. Any court claims will take place in Marion County, Indiana. A \$1,000 surcharge will be added to any claims to cover the recovery cost in addition to any money owed.

Refunds

There is a 30-day refund policy for some digital, physical, or coaching programs, products, and services. Individual products state the refund policy. Under no circumstances will refunds be granted after 30 days. Most programs require proof of work to request a refund. Refunds will not be granted for lack of accessing or using the materials or failure to do the required work or deciding that you don't have time or have changed your mind. A \$15 processing fee + cost of materials applies to all clients in the United States.

A fee of \$25 + cost of materials applies to international clients (not in the United States). In the case of programs granting a bonus Session with Stephanie a fee of \$350 will be deducted from the refund and applied to the cost of the individual Session if the session has already been scheduled. Only overages above the \$350 plus any processing fees and material costs of physical products will be granted, and only within the 30-day refund period. Additionally, clients who request refunds will be removed from any newsletters and free groups, and access will be revoked on any products and services affected by the refund request.

Termination

We reserve the right to refuse or terminate your access to our programs, products, services, websites, newsletter, and/or social media accounts or any other method of communication at any time and for any reason without notice.

If you request termination of a program with a monthly fee, your termination date will be before the next day's payment and you will be removed from the group and membership area at the end of your current payment cycle. All other termination requests will be handled per the contract for your program.

There are no refunds for any program. No exceptions. You may request a termination from a program, see above paragraph. If you request termination from a monthly program, your termination date will be before the next day's payment and you will be removed from the group and membership area at the end of your current payment cycle.

In the event of cancellation or termination of any program, you will no longer be authorized to receive access to programs, products, or services including communication about said services. The restrictions imposed with respect to material received for any program, products, or services and all the disclaimers and limitations of liabilities set forth in these terms and conditions survive termination or completion of your access.

Dispute Resolution

It is our hope that we will be able to amicably work out any difference through email or phone correspondence. However, should a dispute arise, you agree not to engage in any conduct or communications, public or private designed to disparage Stephanie Smart, Embody Your Wisdom LLC, our company, website, or any of our programs, products, or services.

Privacy Policy

This privacy policy sets forth our procedures on how we use and protect any information that you give us when using this website or signing up for any of our products, programs, or services, or any function thereof. By using our website, programs, products, and services, you agree to and consent to this Privacy Policy.

Children

To access or use our site, groups, newsletters, programs, products, or services, you must be 18 years or older and have the requisite power and authority to enter into a legally binding contract. We do not knowingly solicit data or information from children under the age of 18.

Passwords

To use certain features of our website, programs, products, and services, you may be given a password, which you will receive upon registration of a program. You are responsible for maintaining the confidentiality of the password and are responsible for all activities (whether by you or by others) that occur under your password or account. We strongly suggest that you change any password given to you in order to prevent your account from being compromised.

You are not permitted to share your username and/or password with anyone. If we learn you share your username and/or password with another person, we reserve the right to immediately terminate your access to the program, product, service, website, and/or private Facebook community or other functions of the program and may result in legal action.

You agree to notify us immediately of any unauthorized use of your password or account or any other breach of security. We will use our best efforts to keep your password(s) private and will not otherwise share your passwords(s) without your consent, except as necessary when the law requires it, particularly when disclosure is necessary to identify, contact, or bring legal action against someone who may be causing injury to others or interfering with our rights or properties.

Submission, Storage, and Sharing of Personal Data

Information Collected. We may seek personal information and data including your name, e-mail address, birthday, mailing address, and other information, specifically when you purchase our programs, products, or services. By providing this information to use and store such information and to send you unexpected gifts from time to time. We, in turn, will use our best efforts to keep such information safe and secure.

Information Storage

All information is stored through a data management system. This system can only be accessed through those who manage that information to deliver e-mail, contact clients, or mail packages or gifts. You agree and acknowledge that our company and those who manage the data management system may have access to your personal information.

Confidential Information

All information collected by us will be held confidential and will not be disclosed to third parties, except that we may disclose information: (1) pursuant to the Terms and Conditions of this Privacy Policy, (2) if we are required to do so by law, (3) to comply with legal processes served on us, our partners, sponsors, investors, or affiliates, (4) to protect and defend our rights or property.

We will under no circumstances sell, distribute, or lease your personal information to third parties unless we have your permission or are required to do so by law.

Use of Cookies

A cookie is a file that asks permission to be placed on your computer's hard drive. Once you agree, the file is added and the cookie helps analyze web traffic or lets you know when you visit a particular website. Cookies allow web applications to respond to you as an individual.

Like most companies, our websites may contain cookies that track your visits to provide a more personalized experience. A cookie in no way gives us access to your computer or any information.

Most web browsers automatically accept cookies. To check your web browser access your settings or surf the web using anonymous software. It is your responsibility to learn about and use these settings or application if you choose to do so.

If you have any questions about any of the terms of Privacy Policy, please contact us at steph@embodyyourwisdom.com