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## Terms of Agreement for Online Student Platform and Program Purchases

**1. Acceptance of Terms** By registering, accessing, or using the services and programs provided by our online student platform, you agree to be bound by these Terms of Agreement. If you do not agree to these terms, please do not use our services or purchase our programs.

**2. Registration and Account Security** Users are responsible for maintaining the confidentiality of their account information, including password security. You agree to notify us immediately of any unauthorized use of your account or any other breach of security.

**3. Program Enrollment and Access** Upon successful enrollment and payment, students will gain access to the program materials as outlined on our platform. Access to these materials is granted solely to the registered user and is not transferable.

### 4. Fees and Payments

**Payment for Program Enrollment:** All program fees must be paid prior to access being granted. We offer both full payment and payment plan options to accommodate varying financial needs. Prices for programs are subject to change at any time, and the platform does not provide price protection or refunds in the event of a price reduction or promotional offering.

**Payment Plans:** If you opt for a payment plan, you will receive access to the program materials as long as your payments are current and in good standing. Payment plan invoices are issued on a regular schedule and must be paid within two weeks of issuance. Failure to make timely payments will result in the suspension of your access to the student portal.

**Late Payments and Access:** If a payment is not received within the two-week period, access to the program and student portal will be temporarily locked. Continued non-payment for 30 days will lead to permanent account deactivation. Please be aware that upon deactivation, any work or progress you have made in the program may not be saved or recoverable.

**Reinstatement:** Students who wish to regain access to the student portal after their accounts have been deactivated due to non-payment must settle any outstanding balances and may be subject to a reinstatement fee, determined at our discretion.

To avoid disruption in your learning journey, we recommend keeping your payment information up to date and contacting our billing department promptly if you anticipate any issues with making a payment. This proactive communication may allow us to offer solutions such as adjusting your payment schedule within reasonable limits.



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**5. No Refund Policy** All purchases are final and non-refundable. By making a purchase, you acknowledge that you are aware of this no refund policy and relinquish any rights to subject it to a chargeback or dispute under any circumstances.

**6. Intellectual Property** All content provided on the platform, including but not limited to text, graphics, logos, images, and educational material, is the property of the platform or its content suppliers and protected by intellectual property laws. You agree not to reproduce, duplicate, copy, sell, resell or exploit any portion of the service without express written permission by us.

**7. User Conduct** You agree to use the platform and its services only for lawful purposes and in a way that does not infringe the rights of, restrict or inhibit anyone else's use and enjoyment of the platform. Prohibited behavior includes harassing or causing distress or inconvenience to any other user, transmitting obscene or offensive content, or disrupting the normal flow of dialogue within our services.

**8. Termination** We may terminate or suspend access to our services immediately, without prior notice or liability, for any reason whatsoever, including, without limitation, if you breach the Terms of Agreement. Upon termination, your right to use the service will immediately cease.

**9. Governing Law** These Terms shall be governed and construed in accordance with the laws of the jurisdiction in which the platform operates, without regard to its conflict of law provisions.

**10. Changes to Terms** We reserve the right, at our sole discretion, to modify or replace these Terms at any time. What constitutes a material change will be determined at our sole discretion. By continuing to access or use our services after those revisions become effective, you agree to be bound by the revised terms.

**11. Contact Information** If you have any questions about these Terms, please contact us via the designated method on our platform.

**12. Agreement** By using this platform, you affirm that you are at least the age of majority in your state or province of residence and are fully able and competent to enter into the terms, conditions, obligations, affirmations, representations, and warranties set forth in these Terms of Agreement.

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## Acknowledgment and Agreement

By signing below, I acknowledge that I have read, fully understand, and agree to all the terms and conditions outlined in this agreement. I commit to adhere to these terms and confirm that I am entering into this agreement voluntarily.

**Printed Name:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Signature:** \_\_\_\_\_