

# Terms of Service

Financial Step Up, LLC  
Effective Date: November 16, 2024

Please read these Terms of Service carefully before using the services provided by Financial Step Up, LLC. By accessing or using our services, you agree to be bound by these Terms.

## IMPORTANT DISCLAIMER:

Results may vary and are not guaranteed. Financial Step Up, LLC cannot guarantee specific outcomes, credit score improvements, or debt reduction amounts. Individual results depend on many factors including your unique financial situation, credit history, and adherence to our recommended strategies.

## 1. Services Provided

Financial Step Up, LLC provides educational and coaching services including:

- Credit improvement coaching and education (we are not a credit repair organization)
- Financial coaching and education
- Budget planning and money management guidance
- Debt management strategies and coaching
- Credit building recommendations and education

**Important:** We are educators and coaches who provide guidance and recommendations. You, the client, are responsible for all actions taken based on our coaching, including any credit disputes or financial decisions.

## 2. No Guaranteed Results

**Results Vary:** While we strive to provide excellent service, we cannot and do not guarantee:

- Specific credit score increases
- Removal of accurate negative items from your credit report
- Approval for credit, loans, or mortgages
- Specific timeframes for achieving results
- Any particular financial outcome

## 3. Client Responsibilities

You agree to:

- Provide accurate and complete information
- Respond promptly to requests for information or documentation
- Maintain responsible financial behavior during and after our services
- Take full responsibility for all actions, including credit disputes

## 4. Payment Terms

- All fees must be paid as agreed upon in your service agreement
- Fees are non-refundable except as required by law
- You are responsible for any applicable taxes
- Services may be suspended or terminated for non-payment

## 5. Confidentiality and Privacy

We do not sell, rent, or share your personal information with third parties for marketing purposes. Your information will be used solely to provide the services you have requested.

## **6. Limitation of Liability**

To the maximum extent permitted by law:

- Financial Step Up, LLC shall not be liable for any indirect, incidental, special, or consequential damages
- Our total liability shall not exceed the amount you paid for our services
- We are not responsible for actions taken by credit bureaus, creditors, or other third parties

## **7. Not Legal or Financial Advice**

Our services are educational and coaching in nature. We are educators and coaches, not a credit repair organization. We do not provide:

- Legal advice (consult an attorney for legal matters)
- Tax advice (consult a CPA or tax professional)
- Investment advice (consult a licensed financial advisor)
- Credit repair services (we provide education and coaching only)

All actions taken based on our coaching and recommendations are your sole responsibility.

## **8. Compliance with Laws**

Our educational services comply with applicable federal and state laws.

## **9. Cancellation and Termination**

Either party may terminate services with written notice. You have the right to cancel within three (3) business days of signing an agreement with no penalty.

## **10. Contact Information**

For questions about these Terms, please contact us:

Financial Step Up, LLC

Email: [lcheek@financial-stepup.com](mailto:lcheek@financial-stepup.com)

### **IMPORTANT REMINDERS:**

- Results vary and are not guaranteed
- We are educators and coaches, not a credit repair organization
- We do not share your information with third parties for marketing purposes
- You are responsible for all actions taken based on our coaching
- You have the right to cancel within 3 business days with no penalty

By using our services, you acknowledge that you have read, understood, and agree to these Terms of Service.