

Raise Your Dough

A DBA of Your Numbers Nerd, LLC

Terms & Conditions of Membership

Effective Date: June 1, 2026

These Terms and Conditions ("Agreement") govern your purchase of and access to the Raise Your Dough Learning Library membership ("Membership"), offered by Your Numbers Nerd, LLC, doing business as Raise Your Dough ("Company," "we," "us," or "our"), a limited liability company registered in the State of Colorado.

By completing your purchase, you confirm that you have read, understood, and agreed to be bound by this Agreement. If you do not agree, do not complete your purchase.

1. Membership Tiers & Access

We offer three membership tiers, each providing access to digital educational content and resources (collectively, the "Vault"):

- Starter Batch — \$27/month: Access to all 10 Vault assets. No live access.
- Raise Your Dough — \$47/month: Vault access plus (2) monthly group coaching calls and Hot Seat participation.
- Full Proof — \$97/month: Vault access plus (4) monthly group coaching calls and Hot Seat participation.

Access to your selected tier's content is granted upon successful processing of your initial payment. The Company reserves the right to modify, update, or add to the Vault content at any time without notice.

2. Subscription Billing & Automatic Renewal

By enrolling in a Raise Your Dough Membership, you authorize the Company and its payment processor (Stripe, via GoHighLevel) to charge your credit or debit card on a recurring monthly basis.

How it works:

- Your subscription begins on the date of your initial purchase.
- Your card will be charged automatically on the same calendar date each month (your "Renewal Date") until you cancel.
- Charges occur automatically — you will not receive an advance notice email before each monthly renewal.
- By completing your purchase, you expressly consent to these recurring charges.

Your responsibility:

- You are responsible for ensuring your payment method on file is valid, current, and has sufficient funds at the time of each renewal.
 - It is your responsibility to cancel your subscription before your next Renewal Date if you do not wish to be charged for the upcoming billing period.
 - The Company is not responsible for charges that occur because a cancellation was not submitted prior to your Renewal Date.
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3. Pricing & Changes

Current membership pricing is displayed at the time of purchase. The Company reserves the right to change subscription pricing at any time. If we increase the price of your current tier, we will make reasonable efforts to notify you at least 14 days before the new price takes effect. Your continued use of the Membership after the price change constitutes your acceptance of the new pricing.

4. Failed Payments & Access Suspension

If your payment fails on your Renewal Date, the following process applies:

- Your access to the Membership will remain active during a 3-day grace period.
- During the grace period, our payment processor will automatically retry your card.
- If payment is not successfully collected within the 3-day grace period, your Membership access will be suspended immediately.
- To restore access after suspension, you must update your payment information and complete a successful payment. Reinstatement of access is not guaranteed for a prior billing period.

The Company is not liable for any loss of access to content or coaching sessions resulting from a failed payment.

5. Cancellation Policy

You may cancel your Membership at any time. There is no minimum commitment, cancellation fee, or penalty.

To cancel:

- Send a cancellation request by email to: Accounting@yournumbersnerd.com
- Include your full name and the email address associated with your account.
- Cancellations must be received and confirmed by the Company at least 24 hours before your next Renewal Date to avoid being charged for the next billing cycle.

After cancellation:

- Your access will remain active through the end of your current paid billing period.
- No partial-month refunds will be issued.
- You will not be charged again after your cancellation is confirmed.

Cancellation requests submitted through any channel other than the email address above may not be processed in time to prevent the next charge. The Company is not responsible for charges resulting from cancellation requests sent to the wrong contact.

6. No Refund Policy

ALL SALES ARE FINAL. Due to the immediate digital nature of the Membership content, the Company does not offer refunds under any circumstances, including but not limited to:

- Failure to use or access the Vault content
- Dissatisfaction with the content after purchase
- Forgetting to cancel prior to a Renewal Date
- Failure to receive an advance billing reminder (none are sent)
- Technical issues with your own device, browser, or internet connection

By completing your purchase, you acknowledge and agree to this no-refund policy. If you have questions about the Membership before purchasing, please contact us at Accounting@yournumbersnerd.com prior to enrolling.

7. Chargebacks & Dispute Resolution

Initiating a chargeback or payment dispute with your bank or credit card issuer without first contacting the Company to attempt resolution is a violation of this Agreement. If a chargeback is filed:

- Your Membership access will be suspended immediately pending resolution.
- The Company reserves the right to contest the chargeback with documentation of your agreement to these Terms.
- If the chargeback is resolved in the Company's favor, you will be responsible for any associated fees.

Before initiating any dispute, please contact us at Accounting@yournumbersnerd.com and allow up to 5 business days for a response.

8. Digital Content & Intellectual Property

All content contained in the Raise Your Dough Learning Library, including but not limited to worksheets, calculators, PDF guides, templates, video content, and course materials, is the proprietary intellectual property of Your Numbers Nerd, LLC.

Your Membership grants you a limited, personal, non-transferable, non-exclusive license to access and use the Vault content for your own internal business purposes. You may not:

- Share, resell, redistribute, or sublicense any Vault content to third parties
- Reproduce or publish Vault content publicly in any format
- Use Vault content to create competing products or services

Unauthorized use of Membership content may result in immediate termination of your Membership without refund and may subject you to legal action.

9. Disclaimer of Warranties

The Raise Your Dough Learning Library provides general educational content for informational purposes only. Nothing in the Membership constitutes legal, accounting, tax, or financial advice. The Company is not a licensed CPA, attorney, or financial advisor.

Results discussed in the Membership materials are not guaranteed. Your individual results will vary based on your business, market, effort, and other factors outside our control.

THE MEMBERSHIP CONTENT IS PROVIDED "AS IS" WITHOUT WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED. THE COMPANY DOES NOT WARRANT THAT THE CONTENT WILL BE ERROR-FREE, UNINTERRUPTED, OR SUITABLE FOR YOUR SPECIFIC BUSINESS NEEDS.

10. Limitation of Liability

To the maximum extent permitted by applicable law, Your Numbers Nerd, LLC and its members, managers, employees, contractors, and affiliates shall not be liable for any indirect, incidental, special, consequential, or punitive damages arising out of your use of or inability to use the Membership, even if advised of the possibility of such damages.

Our total liability to you for any claim arising out of this Agreement shall not exceed the total amount you paid to the Company in the 30 days immediately preceding the claim.

11. Governing Law & Jurisdiction

This Agreement shall be governed by and construed in accordance with the laws of the State of Colorado, without regard to its conflict of law provisions. Any disputes arising under this Agreement shall be subject to the exclusive jurisdiction of the state and federal courts located in Colorado.

12. Modifications to This Agreement

The Company reserves the right to update or modify these Terms and Conditions at any time. Changes will be posted on our website and/or communicated to active members via email. Your continued use of the Membership following notice of changes constitutes your acceptance of the updated Terms.

13. Contact Information

For billing questions, cancellation requests, or support, please contact:

Raise Your Dough — A DBA of Your Numbers Nerd, LLC

Email: Accounting@yournumbersnerd.com

State of Registration: Colorado

Response times are typically within 2–5 business days.

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Last Updated: June 1, 2026