

Money That Delivers™ Refund Policy

Effective Date: July 31, 2026

At Money That Delivers™, we are committed to providing high-quality financial education, coaching, and educational resources. Because many of our products include immediate access to proprietary digital content and intellectual property, this Refund Policy is designed to be fair to both our customers and our business.

1. Digital Products

All digital product sales are generally final once access has been granted or downloads have begun. This includes online courses, eBooks, PDFs, templates, calculators, worksheets, videos, audio, guides, spreadsheets, and bonus materials.

2. Coaching Services

Individual coaching may be rescheduled with at least 24 hours' notice. Missed appointments or late cancellations may be forfeited. Completed coaching sessions are non-refundable.

3. Coaching Packages

Unused coaching sessions are generally non-refundable unless otherwise required by law or approved by Money That Delivers™.

4. Membership Programs

You may cancel future renewals at any time. Cancellation stops future billing but does not refund prior payments. Access continues through the current billing period.

5. Downloadable Products

Downloadable products are non-refundable. Defective or corrupted files will be replaced.

6. Live Workshops, Seminars & Events

30+ days: generally full refund less processing fees. 15–30 days: partial refund or credit may be offered. Under 15 days: generally non-refundable, though transfers may be approved.

7. Webinars & Virtual Events

If access to recordings or materials has been provided, purchases are generally non-refundable. If we cancel an event, a refund, credit, or rescheduled access may be offered.

8. Subscription Services

Subscriptions renew automatically until cancelled before the next billing date. No refunds for unused portions.

9. Cancellation Procedures

Submit cancellation requests by email with your name, order number, purchase date, product/service, and reason. We aim to respond within 5 business days.

10. Chargeback Policy

Please contact us before initiating a chargeback. Unauthorized chargebacks may result in suspension of access and termination of licenses while disputes are investigated.

11. Technical Issues

We will make reasonable efforts to restore access or replace defective files. Technical issues alone do not automatically qualify for refunds.

12. Exceptional Circumstances

Serious emergencies may be reviewed individually at our sole discretion unless otherwise required by law.

13. Promotions & Special Offers

Discounted purchases remain subject to this Refund Policy unless otherwise stated.

14. Gift Purchases

Approved refunds, if any, are issued only to the original purchaser.

15. Fraud Prevention

Refunds may be denied in cases of fraud, abuse, excessive refund requests, copyright infringement, or unauthorized sharing of materials.

16. Intellectual Property

Refunds will generally not be granted after substantial access to proprietary content has been provided unless required by law.

17. Limitation of Refunds

Approved refunds will never exceed the purchase price paid.

18. Changes to This Policy

We may update this policy at any time. Changes apply to future purchases once published.

19. 30-Day Action-Based Money-Back Guarantee

Eligible flagship courses include a 30-day guarantee if the customer completes at least 80% of the course, completes worksheets and action items, submits proof of work, and requests a refund within 30 days. Coaching, memberships, live events, consulting, and downloadable products are excluded unless specifically stated.

20. Duplicate Purchases

Duplicate purchases reported within 14 days may receive a refund or store credit after verification.

21. Payment Plans

Customers using payment plans remain responsible for all scheduled payments unless a refund is approved under this policy. Delinquent accounts may lose access until current.

22. Course Access After Refund

If a refund is approved, all access to courses, bonuses, communities, updates, downloads, and licenses will be revoked immediately.

23. Good Faith Policy

This policy is intended to protect both customers and Money That Delivers™. Fraudulent or abusive refund requests may be denied.

Contact Information

Money That Delivers™

Website: _____

Email: _____

Phone: _____

Mailing Address:

Checkout Acknowledgment Recommendation

By completing your purchase, you acknowledge that Money That Delivers™ is an educational financial coaching company and not a provider of financial, investment, tax, legal, accounting, insurance, or fiduciary advice. You acknowledge that you have read and agree to the Terms & Conditions, Refund Policy, Privacy Policy, Earnings Disclaimer, and all other applicable policies.

By purchasing any product or service from Money That Delivers™, you acknowledge that you have read, understood, and agree to this Refund Policy.