Returns, Refunds & Cancellation Policy

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You can cancel any MMB Financial Coaching package or subscription at any time, online, with no phone call. Whether money comes back depends on your package and timing, and every rule is set out below in plain language.

At a glance

- **Stop future billing:** always free, always available online or by one email to cancel@mmbfinancialcoaching.com.
- **Silver and Elite:** 24 hours after each charge to request a refund of that charge.
- **Money Lessons Blog ($4.99/month):** full refund of a charge if requested within 24 hours of that charge, with no processing fee.
- **Platinum and Premier:** full refund before the first session of a term; after that, unused full months are refunded.
- **Single-Session:** refundable if canceled at least 24 hours before your scheduled session.
- **Digital products:** final once downloaded or accessed, unless defective, not as described, or a duplicate purchase.
- **Refund fee:** a flat $10 is deducted from most coaching refunds. It is never charged when MMB made the error, didn't deliver, charged you twice, or the law requires a full refund.
- **Your legal rights come first:** if your local law gives you more, you get more.

1. Scope and Order of Precedence

This Policy governs every cancellation, refund, return, and exchange of anything purchased from MMB Financial Coaching LLC ("MMB," "we," "us"), through www.mmbfc.money, www.mmbfinancialcoaching.com, the MMB client portal, an MMB invoice, or an MMB-operated digital storefront.

1.1 What it covers

Offering	Price	Billing
Single-Session	$149.99	One-time
Silver (Founding Membership)	$199.00	Monthly, recurring
Elite (Founding Membership)	$540.00	Every 3 months, recurring
Platinum (Founding Membership)	$2,000.00	Annual, recurring
Premier (Founding Member, Private Label)	$11,490.00	Annual, recurring
Money Lessons Blog subscription	$4.99	Monthly, recurring
Additional 1:1 coaching calls	$55.00 per hour	Per booking
MMB Financial Coaching workbook (Single-Session add-on)	As listed at checkout	One-time
Books, eBooks, guides, templates, and other digital products sold by MMB	As listed at checkout	One-time

Offering	Price	Billing
Printed or physical products sold and shipped by MMB, if offered	As listed at checkout	One-time

1.2 What it does not cover

- Insurance premiums, annuity contracts, investment products, advisory fees, and legal or estate-planning services provided by Accudo Capital Investments, The Pimpleton Agency, or any other affiliated or third-party provider — including services accessed through the Premier package. Those are governed by their own contracts, including any state-required free-look or cancellation period.
- Products bought through a third-party marketplace that processes the sale itself (for example, Amazon). That marketplace's return policy applies.

1.3 Order of precedence

1. Mandatory law that protects you (Section 3 and Section 14) always controls.
2. This Policy controls over the MMB Terms and Conditions, the MMB Client Agreement, any invoice, and any marketing material on cancellations, refunds, and returns.
3. The MMB Founding Member Pricing Lock-In Policy controls on founding-member pricing, and Section 12 of this Policy explains how the two interact.

2. Definitions

- **Cancel / cancellation** — stopping future billing on a recurring package. Canceling does not by itself refund a past charge.
- **Refund** — money returned to you for a charge already paid.
- **Return** — sending back a physical product for a refund or replacement (Section 8).
- **Term** — the period a charge pays for: one month (Silver, Money Lessons Blog), three months (Elite), or twelve months (Platinum, Premier), starting on the date of that charge.
- **Session delivered** — a live group coaching session or 1:1 call that took place at its scheduled time and that you were enrolled and entitled to attend, whether or not you attended.
- **First session of a term** — the first session delivered in that term, whether group or 1:1.
- **Full months remaining** — the number of monthly periods in the current term that have not yet begun on the date MMB receives your cancellation request. Each monthly period starts on the same day of the month as the term's charge date. The month in progress is not counted.
- **Late cancellation** — canceling or rescheduling a booked session less than 24 hours before its scheduled start.
- **No-show** — not joining a booked session within 15 minutes of its scheduled start without prior notice.
- **Processing fee** — the flat $10 deduction described in Section 9.
- **Lapse** — the date a subscription stops being active, whether by cancellation, a refunded charge, a reversed charge, or unresolved non-payment (Sections 12 and 13).
- **Business day** — Monday through Friday, excluding U.S. federal holidays.

3. Your Legal Rights Come First

Nothing in this Policy reduces any right you have under the law where you live. If that law gives you a longer cancellation window, a larger refund, a faster refund, or a simpler way to cancel, MMB applies that

law to you automatically — you do not need to ask.

This Policy is written to meet or exceed:

- The federal Restore Online Shoppers' Confidence Act (ROSCA) and Section 5 of the FTC Act, which require clear disclosure of recurring-billing terms before payment, your express informed consent, and a simple way to stop recurring charges.
- State automatic-renewal and negative-option laws, including California's Automatic Renewal Law and comparable statutes in other states, which set renewal-notice, consent, and online-cancellation requirements.
- The Fair Credit Billing Act and your card issuer's dispute rights (Section 13).
- Consumer protection law in the other countries MMB serves (Section 14).

Click-to-cancel. MMB voluntarily follows a "click-to-cancel" standard for every client in every location: canceling is never harder than signing up (Section 4). MMB maintains this standard regardless of the status of any particular federal rule.

Where the law requires a full refund with no deduction, the $10 processing fee is waived (Section 9).

4. Your Right to Cancel — Anytime, Online, Free

You may cancel any recurring package or subscription, including the Money Lessons Blog, at any time, at no cost, by either method below. No phone call, live chat, retention conversation, or reason is required.

1. **Online:** the Cancel option in your MMB client portal.
2. **Email:** one message to **cancel@mmbfinancialcoaching.com** from the email on your account, stating that you want to cancel. This inbox is monitored every business day.

What happens next

- MMB processes your cancellation and emails you a confirmation within **one business day** of receiving it. Keep that confirmation.
- No further charges will be made after your cancellation is processed.
- Unless you are also due a refund that ends access immediately, you keep access through the end of the term you already paid for.
- MMB may offer to connect you with a coach or offer a retention discount. You can ignore it; it never delays or conditions your cancellation.

Cancellation and refunds are separate. Canceling stops the next charge. Whether you receive money back for a charge already made depends on Section 5. You can always cancel, even when a past charge is no longer refundable.

Renewal reminders. For Platinum and Premier, MMB emails you **15 to 45 days before** each annual renewal with the renewal date, the exact amount, and how to cancel.

5. Coaching Package Refunds

Each package has one refund rule. The $10 processing fee (Section 9) is deducted from each refund below unless a Section 9 waiver applies. The fee never applies to the Money Lessons Blog (Section 5.6).

5.1 Silver and Elite — 24-hour window per charge

- You may request a refund of any Silver or Elite charge within **24 hours** of the time that charge is processed.

- After 24 hours, that charge is final and non-refundable, and you keep access through the end of its term.
- The window resets with each new charge. Canceling after a window closes stops the next charge but does not reopen the window.

5.2 Platinum and Premier — full refund before the first session, prorated after

- **Before the first session of a term is delivered:** refund of the full annual charge, less the processing fee. This applies to the initial charge and every annual renewal.
- **After the first session of a term is delivered:** refund of the unused full months remaining in that term, less the processing fee. The month in progress is not refunded.
- **Formula:** Refund = (Annual charge ÷ 12 × Full months remaining) − $10.

5.3 Single-Session — refundable until 24 hours before the session

- **Not yet scheduled, or canceled 24 hours or more before the scheduled start:** refund of $149.99, less the processing fee.
- **Late cancellation, no-show, or session delivered:** non-refundable. MMB may, at its discretion, offer one reschedule (Section 6).

5.4 Worked examples

Situation	Calculation	You receive
Silver charged Oct 1 at 9:00 a.m.; refund requested Oct 1 at 6:00 p.m.	$199.00 − $10	$189.00
Elite charged Oct 1; refund requested Oct 3	Outside 24 hours	$0 — cancel stops the next charge
Platinum charged Jan 15; canceled Jan 20, no session yet	$2,000.00 − $10	$1,990.00
Platinum charged Jan 15; canceled May 3 after sessions began (8 full months remain: May 15 through Dec 15)	($2,000.00 ÷ 12 × 8) − $10	$1,323.33
Premier charged Jan 15; canceled May 3 after sessions began (8 full months remain)	($11,490.00 ÷ 12 × 8) − $10	$7,650.00
Single-Session booked for Friday 2:00 p.m.; canceled Wednesday	$149.99 − $10	$139.99
Money Lessons Blog charged Nov 3 at 8:00 a.m.; refund requested Nov 3 at 5:00 p.m.	$4.99, no processing fee	$4.99
Premier annual renewal charged; MMB double-charged it	Duplicate charge, fee waived	Full duplicate amount

5.5 What you keep

The MMB Financial Coaching workbook and any worksheets already delivered with a subscription are yours to keep for personal use after a refund. No deduction is taken for them.

5.6 Money Lessons Blog — 24-hour window per charge, no fee

- The Money Lessons Blog is a $4.99 monthly subscription that unlocks members-only Money Lessons posts. It starts the day you buy it, renews every month on that date, and continues until you cancel. There is no free trial.
- You may request a full refund of any Money Lessons Blog charge within **24 hours** of the time that charge is processed. No processing fee is deducted.

- After 24 hours, that charge is final and you keep access through the end of that month. Canceling stops the next charge but does not reopen the window.
- Money Lessons Blog access is already included in Silver, Elite, Platinum, and Premier. If you are billed for a separate Money Lessons Blog subscription while one of those memberships is active, tell MMB: the separate blog charges made while the membership was active are refunded in full as duplicate charges, and the separate subscription is canceled.
- Founding member pricing does not apply to the Money Lessons Blog. Any price change is disclosed at least 30 days before the next charge (Section 10.3).

6. Booked Sessions, Add-On Calls, Rescheduling, and No-Shows

Once a session is booked, MMB holds that time for you, so missed time is not refunded. These rules sit alongside Section 5; they do not change a package's refund rule.

6.1 Included sessions (subscription packages)

- **Weekly group coaching:** a group session you miss is not refunded or credited, and does not reduce your subscription charge.
- **Monthly included 1:1 call:** reschedule free of charge with at least 24 hours' notice. A late cancellation or no-show forfeits that month's included call. MMB may, at its discretion, offer one reschedule; it is a courtesy, not an entitlement, and is not available for repeated missed calls.

6.2 Additional 1:1 calls ($55 per hour)

When you cancel	Outcome
24 hours or more before start	Free reschedule, or refund of $55.00 less the processing fee ($45.00)
Less than 24 hours before start	Non-refundable; one discretionary reschedule may be offered
No-show	Non-refundable

6.3 When MMB cancels or can't deliver

- If MMB cancels a booked session, or a session fails because of MMB's technology, MMB will offer a new time within **14 days**.
- If MMB cannot deliver it within 14 days, or you decline the new times offered, that session counts as not delivered: you receive a full refund of its price (add-on calls and Single-Session) with no processing fee, or, for an included subscription call, a make-up call when one can be scheduled.
- Problems on your side (your connection, device, or location) are treated as a late cancellation or no-show.

6.4 Emergencies

MMB may, at its discretion, waive a late-cancellation or no-show forfeiture for a documented medical emergency, death in the immediate family, or similar event outside your control. Contact onboarding@mmbfinancialcoaching.com as soon as you can.

7. Digital Products

Digital products cannot be returned once delivered, so sales are final once you download or access them — with the exceptions below. The $10 processing fee does not apply to digital product refunds.

7.1 What's covered

The MMB Financial Coaching workbook when bought separately, eBooks, guides, templates, worksheets, prompt systems, recorded courses, and other downloadable or streamed content sold by MMB. The Money Lessons Blog subscription follows Section 5.6, not this Section.

7.2 Always refunded or fixed

Problem	Report within	Remedy
File is corrupted, incomplete, or won't open	30 days of purchase	Replacement file; full refund if MMB can't fix it within 5 business days
Product is materially different from its description	30 days of purchase	Full refund
You bought the same product twice	30 days of purchase	Full refund of the duplicate
You never received access	30 days of purchase	Access delivered, or full refund
Charged a different price than shown at checkout	60 days of purchase	Refund of the difference

7.3 Before you download

If you have not yet downloaded or accessed a digital product, you may cancel within **14 days** of purchase for a full refund.

7.4 Credit-education digital products — 3-business-day window

For any digital product that teaches you to dispute or correct your own credit reports, you may request a full refund within **3 business days** of purchase, for any reason, even after downloading. These products are self-help education: MMB does not contact credit bureaus or creditors for you, does not perform credit repair services, and does not promise any change to your credit report or score.

7.5 Workbook included with a subscription

The workbook included with Silver, Elite, Platinum, and Premier is part of the package and is not separately refundable. You keep it after any cancellation or refund (Section 5.5).

7.6 Marketplace purchases

MMB books bought on Amazon or another marketplace that processes the sale are returned under that marketplace's policy. MMB cannot refund those purchases directly.

8. Physical Product Returns

Printed workbooks, books, and other physical items sold and shipped directly by MMB may be returned within **30 days of delivery**. This Section applies whenever MMB offers physical products.

8.1 Return conditions

- Items must be unused, unmarked, and in resaleable condition, in original packaging where it exists.
- Written-in workbooks, personalized or custom-printed items, and items marked "final sale" at checkout are not returnable unless defective or damaged.
- Email **info@mmbfinancialcoaching.com** with your order number before sending anything. MMB replies with return instructions within 2 business days. Items sent without instructions may be refused.

8.2 Who pays shipping

Reason for return	Return shipping	Original shipping refunded?
Changed your mind	You	No
Defective, damaged, or wrong item	MMB (prepaid label)	Yes
Lost in transit to you	Not applicable — MMB reships or refunds	Yes

8.3 Damage in transit

Report damaged items within **7 days of delivery** with photos of the item and packaging. MMB will send a replacement or a full refund, your choice.

8.4 Refund timing

MMB inspects returns within 3 business days of receipt and issues approved refunds within 10 business days of receipt. The $10 processing fee does not apply to physical product returns.

8.5 International returns

Returns from outside the United States follow the same rules. Customs duties and import taxes you paid are not refundable by MMB unless the item was defective, damaged, or wrong.

9. The $10 Processing Fee

A flat $10 is deducted from each refund of a coaching package, Single-Session, or add-on call. It is always taken out of the refund itself — never billed to you separately, and never charged for canceling.

The fee is waived, and you receive the full amount due, when:

1. **MMB made an error** — a billing or system error, or a charge that doesn't match the price shown at checkout.
2. **MMB didn't deliver** — a session MMB did not provide and did not reschedule under Section 6.3, or a program MMB discontinued or materially changed (Section 10).
3. **You were charged twice** for the same purchase.
4. **The law requires a full refund** without deduction where you live (Sections 3 and 14).
5. **Special circumstances** under Section 11.1 (death or incapacity).

The fee never applies to digital product refunds (Section 7), Money Lessons Blog refunds (Section 5.6), or physical product returns (Section 8).

If a refund would be $10 or less after the deduction, no fee is taken and the full amount is refunded.

10. When MMB Ends or Changes Your Service

If MMB ends your service for a reason that isn't your fault, you get back what you paid for and didn't receive, with no fee.

10.1 MMB discontinues or materially changes the program

If MMB discontinues a package, or materially reduces what it includes (for example, ends the monthly 1:1 call), MMB will give active clients at least **30 days' written notice** where possible. You may cancel and receive a refund of the unused portion of your current term — unused full months for Platinum and Premier, and the unused portion of the current term for Silver, Elite, and the Money Lessons Blog — with no processing fee.

10.2 MMB removes you for conduct or breach of the Terms

MMB may suspend or end your participation for abusive, disruptive, or discriminatory conduct, sharing program access or materials, or other material breach of the MMB Terms and Conditions. MMB will tell you the reason in writing.

- **Silver, Elite, and the Money Lessons Blog:** the current term is not refunded; no further charges are made.
- **Platinum and Premier:** unused full months remaining are refunded, less the processing fee.
- **Single-Session and add-on calls not yet delivered:** refunded, less the processing fee.

10.3 Price changes

MMB will not raise the price of a charge you already paid. For non-founding members, a new price applies only from the next renewal and is disclosed in advance — in the 15-to-45-day renewal reminder for annual packages, and at least 30 days before the next charge for Silver, Elite, and the Money Lessons Blog. You may cancel before it takes effect. Founding member pricing is protected under the Founding Member Pricing Lock-In Policy.

11. Special Circumstances

11.1 Death or incapacity

If a client dies or becomes medically unable to participate, the client's representative may cancel on written request with reasonable documentation (for example, a death certificate or physician's letter). MMB refunds the unused portion of the current term — unused full months for Platinum and Premier, and the current Silver, Elite, or Money Lessons Blog charge if its term has not yet ended — with no processing fee.

11.2 Documented hardship

For serious documented hardship (such as job loss, disaster, or military deployment), MMB may, at its discretion, pause a subscription for up to 90 days, extend a refund window, or waive the processing fee. A pause preserves founding member pricing. Requests go to cancel@mmbfinancialcoaching.com.

11.3 Someone else paid

Refunds go to the original payment method and the person who paid, even when the client is someone else (a gift, an employer, or a family member).

11.4 Premier family members

Family members included in a Premier plan participate through the paying member's plan. Only the paying member can cancel or request a refund, and family members' access ends when the plan ends.

11.5 Fraud or unauthorized charges

If a charge was made without your authorization, email cancel@mmbfinancialcoaching.com right away. MMB will stop further charges on that account immediately and refund any confirmed unauthorized charge in full.

12. Plan Changes and Founding Member Pricing

12.1 Switching plans

- A plan change takes effect at the start of your next billing cycle unless you ask for an immediate switch. Waiting for the next cycle is usually the better choice, because nothing is lost.

- An **immediate switch** is treated as leaving your current plan under its Section 5 rule and starting the new plan with a new charge. For Silver and Elite past their 24-hour window, the current term is not refunded. For Platinum and Premier after the first session, unused full months are refunded less the processing fee.
- Moving to a lower tier does not by itself refund the price difference already paid for the current term.
- Before any plan change is confirmed, MMB shows you the new plan's price, billing frequency, next charge date, refund rule, and how to cancel.

12.2 How cancellations and refunds affect founding member pricing

Founding member pricing is kept for life as long as your subscription stays active or you reactivate within **30 days** of a lapse. For that purpose, your subscription lapses on these dates:

Event	Lapse date
You cancel with no refund	The last day of the term you paid for
A charge is refunded (any reason other than a duplicate or MMB error)	The date of the refund
A charge is reversed through a card dispute	The date of the reversal
A payment fails and isn't resolved (Section 13.1)	The date access is suspended
An approved hardship pause (Section 11.2)	No lapse during the pause
Switching to Single-Session	The last day of the subscription term you paid for

Reactivating a qualifying subscription within 30 days of the lapse date keeps your founding price. After 30 days, founding pricing is permanently forfeited, as set out in the Founding Member Pricing Lock-In Policy.

13. Failed Payments, Chargebacks, and Disputes

13.1 Failed payments

If a recurring payment fails, MMB emails you the same day and may retry the charge during the next **10 days**. If it is still unpaid after 10 days, program access is suspended and the subscription lapses (Section 12.2). Paying the balance within 30 days of suspension restores access and founding member pricing. MMB does not charge late fees.

13.2 Please contact MMB before disputing a charge

Most billing problems can be fixed faster directly. Email cancel@mmbfinancialcoaching.com; MMB responds within **2 business days** and resolves within 5 business days.

13.3 Your dispute rights are not limited

Nothing in this Policy limits your right to dispute a charge with your card issuer or bank under the Fair Credit Billing Act, the Electronic Fund Transfer Act, or card network rules.

13.4 While a dispute is open

- MMB may pause program access for the disputed charge until the dispute is resolved.
- If the dispute is resolved in your favor, the charge is treated as refunded.
- If it is resolved in MMB's favor, access is restored for the remaining term.
- MMB may provide your enrollment records, checkout disclosures, consent records, and session attendance to the card issuer to respond to a dispute.

13.5 Escalation

If you disagree with a refund decision, email ga@mmbfinancialcoaching.com with "Refund Review" in the subject line. Any remaining dispute is handled under the informal negotiation and arbitration provisions of the MMB Terms and Conditions, Section 15, including its small-claims option.

14. Clients Outside the United States

MMB serves clients in the United States, Canada, the United Kingdom, and English-speaking clients in Mexico and South America. Where your local consumer law gives you more than Sections 5 through 9, that law applies.

14.1 United Kingdom — 14-day cancellation right

- You may cancel any package, add-on, or digital product within **14 days** of the day after purchase, for any reason.
- If no service has started, you receive a full refund. If you asked MMB to start coaching within those 14 days and then cancel, MMB may keep only a proportionate amount for services already provided.
- For digital content, the 14-day right ends once you start downloading or streaming it, but only if you expressly asked for immediate access and acknowledged losing the right at checkout.
- Refunds are made within **14 days** of your cancellation notice, to your original payment method, with no processing fee.

14.2 Quebec, Canada

- You may cancel any recurring package at any time by written notice, including email to cancel@mmbfinancialcoaching.com.
- Before any service begins, cancellation is free and fully refunded.
- After service begins, MMB may keep only the price of services already provided, plus a cancellation charge no greater than the lesser of C$50 or 10% of the price of services not yet provided.
- Refunds are made within **10 days** of cancellation.

14.3 Other provinces, Mexico, and South America

Your local consumer protection law applies where it gives you greater cancellation or refund rights, and MMB will honor it.

14.4 Currency

Refunds are issued in U.S. dollars, in the amount originally charged. MMB is not responsible for currency conversion differences or fees charged by your bank.

15. How to Request a Refund or Return

One email starts every request; the time you send it is the time MMB uses to check your refund window.

1. **Email cancel@mmbfinancialcoaching.com** (coaching packages, the Money Lessons Blog, add-on calls, digital products) or **info@mmbfinancialcoaching.com** (physical returns), from the email on your account, or use the portal.
2. **Include:** your full name, the package or product, the charge date, and whether you want to cancel, get a refund, or both. A reason is optional.
3. **MMB confirms receipt** and tells you the refund amount and how it was calculated.
4. **The refund is issued** to your original payment method.

Step	MMB's commitment
Cancellation confirmation	Within 1 business day
Receipt and amount confirmation for a refund request	Within 2 business days
Refund decision	Within 5 business days
Refund issued after approval	Within 5 business days (UK: 14 days from cancellation; Quebec: 10 days from cancellation)
Physical return refund	Within 10 business days of receiving the item

Your bank may take a further 5 to 10 business days to post the credit. MMB does not substitute store credit or cash for a refund unless you ask for it.

16. Summary

Offering	Price	Refund rule	$10 fee?	Workbook
Single-Session	$149.99 one-time	Refundable until 24 hours before the session	Yes	Not included (add-on)
Silver	$199.00/month	24 hours after each charge	Yes	Included
Elite	$540.00 per 3 months	24 hours after each charge	Yes	Included
Money Lessons Blog	$4.99/month	Full refund within 24 hours after each charge	No	—
Platinum	$2,000.00/year	Full before first session of the term; unused full months after	Yes	Included
Premier	$11,490.00/year	Full before first session of the term; unused full months after	Yes	Included
Add-on 1:1 call	$55.00/hour	Refundable 24 hours or more before start	Yes	—
Digital products	As listed	Final once accessed, except Section 7.2; 14 days if never accessed; 3 business days for credit-education products	No	—
Physical products	As listed	30 days from delivery, unused	No	—

Canceling future billing is always free and always available online. Every fee above is waived for MMB error, non-delivery, duplicate charges, legally required refunds, and death or incapacity.

17. Records, Changes to This Policy, and Contact

17.1 Records

MMB keeps records of your checkout disclosures, recurring-billing consent, cancellations, refunds, and session attendance as described in the MMB Privacy Policy, so any question about a charge can be answered accurately.

17.2 Changes to this Policy

MMB may update this Policy by posting a new version with a new effective date. A change never applies to a charge made before its effective date. MMB emails active subscribers at least **30 days** before any change that reduces their refund rights takes effect, and they may cancel before then under the version in effect

when they last paid.

17.3 Contact

- **MMB Financial Coaching LLC**, 30 N Gould St, Ste R, Sheridan, WY 82801
- Cancellations and refunds: cancel@mmbfinancialcoaching.com
- New-member and session support: onboarding@mmbfinancialcoaching.com
- General questions and physical returns: info@mmbfinancialcoaching.com
- Refund reviews and legal: ga@mmbfinancialcoaching.com
- Websites: www.mmbfc.money · www.mmbfinancialcoaching.com

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