TERMS & CONDITIONS

Effective Date: September 1, 2026

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When you leave a comment on our Site, your comment will be publicly available to other visitors. For spam detection purposes, we collect the data shown in the comments form, as well as your IP address and browser user agent string, in accordance with our Privacy Policy. An anonymized string created from your email address (a hash) may be provided to the Gravatar service to see if you are using it; the Gravatar service privacy policy is available at https://automattic.com/privacy/. After approval of your comment, your profile picture is visible to the public in the context of your comment. If you leave a comment, you may opt in to saving your name, email address, and website in cookies for your convenience; these cookies will last for one year. Your comment may be checked through an automated spam detection service. You can request an exported file of the personal data we hold about you and can request that we erase it, except for any data we are obliged to keep for administrative, legal, or security purposes. We reserve the right to remove any comment we determine to be unlawful, inappropriate, offensive, or otherwise objectionable or in violation of intellectual property laws or these Terms.

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Due to the nature of digital content, all purchases of digital products, courses, and memberships from our Site are governed by our Refund Policy, which is incorporated into these Terms by reference and governs all refund requests.

14. Governing Law

These Terms and any dispute or claim arising from or in connection with them shall be governed by and construed in accordance with the laws of the State of Texas, without reference to its conflict of law provisions, and the obligations, rights, and remedies of the parties shall be determined in accordance with such laws.

15. Mandatory Arbitration and Class Action Waiver

THESE TERMS & CONDITIONS CONTAIN A BINDING ARBITRATION CLAUSE AND CLASS ACTION WAIVER THAT MAY SIGNIFICANTLY AFFECT YOUR LEGAL RIGHTS, INCLUDING YOUR RIGHT TO FILE A LAWSUIT IN COURT AND TO HAVE A JURY HEAR YOUR CLAIMS. PLEASE REVIEW THEM CAREFULLY.

In the case of a dispute relating to or arising out of your use of our Site, your inability to use it, or the results of the use of our Site or any information, content, materials, documents, products, or services included, offered, or purchased on or through the Site, the parties shall first attempt to resolve the dispute personally and in good faith. If these personal resolution attempts fail, the parties shall then submit the dispute to binding arbitration. The arbitration shall be conducted in the State of Texas by a single arbitrator, and such arbitrator shall have no authority to add

parties, vary the provisions of these Terms, award punitive damages, or certify a class. The arbitrator shall be bound by applicable and governing federal law as well as the law of the State of Texas. Each party shall pay its own costs and fees. Claims necessitating arbitration under this section include, but are not limited to, contract claims, tort claims, claims based on federal and state law, and claims based on local laws, ordinances, statutes, or regulations. The parties waive any rights they may have to a jury trial with regard to arbitral claims. The parties further waive any rights to pursue or participate in a class or collective action.

16. Termination

We reserve the right to terminate your rights under these Terms without notice if you fail to comply with any of these Terms.

17. Indemnification

You agree to indemnify, defend, and hold us and our partners, consultants, agents, officers, directors, employees, subcontractors, successors, service providers, and affiliates free from any liability, loss, claim, and expense, including reasonable attorney fees, related to your violation of these Terms, your use of our Site, or your infringement of any intellectual property or other rights of any person or entity.

18. Amendments

We reserve the right to revise these Terms at any time by amending this page. All updates will be posted on this page, and you are expected to check this page from time to time to take notice of any changes. If you do not agree with the changes to these Terms, you can choose to discontinue the use of our Site.

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If you have any questions about this Terms & Conditions, please contact us at:

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