

# **Jen Fuhler Consulting**

## **Course Terms, Policies, and Privacy**

*Updated January 2026*

Thank you for your interest in my consulting offerings. My goal is to make this experience supportive, clear, and encouraging. By enrolling in any courses or services, you agree to the following guidelines and policies.

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### **1. Educational Purposes Only**

Everything I share is for education and personal growth only.

It is not:

- Financial advice
- Legal or tax advice
- Accounting guidance
- Investment advice
- Therapy or counseling

I'm here to teach and support, not to act as an advisor or therapist. You're always responsible for your own financial and personal decisions.

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### **2. Not Therapy or Mental Health Treatment**

While we explore emotions, stories, and patterns around money, this course does not provide therapy or counseling. Taking this course does not create a therapeutic relationship.

If you're struggling emotionally, in distress, or experiencing a crisis, please reach out to a licensed mental health professional or local emergency services.

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### **3. Personal Use Only – Please Don't Share**

When you purchase a course, you receive a personal, single-user license.

Please do not:

- Share your login
- Forward or copy worksheets, videos, or downloads
- Upload materials elsewhere
- Use the course content in your own business or teaching

If materials are shared in ways that violate these terms, I may remove access without a refund.

All course materials are copyright © Jen Fuhler Consulting. All rights reserved.

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### **4. What I Do (and Don't) Provide**

I do provide:

- Educational videos
- Worksheets and prompts
- Personal reflection activities
- Tools for financial wellness and money mindset
- Encouragement and guidance

I don't provide:

- Personalized investment or tax advice
- Legal guidance
- Financial planning services
- Budgeting or spending plans
- Therapy or counseling
- Decisions made on your behalf

Your growth comes from what you learn and how you apply it.

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## **5. No Guaranteed Outcomes**

Everyone's money story is unique. Your results will depend on your own effort, choices, and circumstances. I can't promise specific financial or emotional outcomes.

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## **6. Technology Notes**

I'll do my best to keep everything running smoothly, but I cannot guarantee:

- Uninterrupted access
- Error-free content
- Perfect platform performance
- Lifelong availability of materials

You'll need your own device, internet connection, and the ability to open standard file types. If tech issues arise, I'll make reasonable efforts to help.

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## **7. Payments & Refunds**

All sales are final. I do not offer refunds for digital courses, downloadable materials, or coaching sessions. If you are not happy with your purchase, you are welcome to contact me to discuss your concerns.

If a payment plan is made available, you are responsible for completing all payments.

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## **8. Privacy Policy**

All courses are hosted on Podia. Podia collects and manages the information needed for your course access, payments, and course progress. This may include:

- Your name and email

- Payment information (processed securely by Podia’s partners like Stripe or PayPal – I do not see or store full payment details)
- Course progress and any files you submit through assignments
- Technical information like IP address and device type

Podia uses this information to give you access, process payments, send course updates, and support your learning experience.

For full details on how data is handled, review Podia’s Privacy Policy:

<https://www.podia.com/privacy>

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## 9. YNAB Coach Disclaimer

I am a YNAB Certified Coach, which means I have completed the training requirements set by You Need A Budget, LLC (“YNAB”) and I am qualified to coach others on using YNAB’s budgeting software and method.

While I teach and support people in using YNAB as part of their personal financial process:

- I am not an employee, agent, or representative of YNAB
- I am not paid or compensated by YNAB in any way for coaching services
- I may refer to YNAB tools and methods, but any opinions, guidance, or recommendations I provide are my own
- My services and materials are independent of YNAB and are not endorsed by or affiliated with YNAB beyond my certified coach status

The official YNAB Certified Coach disclaimer:

I am a YNAB Certified Coach, which means that I have been trained to coach people on using YNAB software and the YNAB method. I have met select requirements of YNAB in order to receive this certification, which means that I have the ability to competently coach YNAB to others. I am not an employee of YNAB, and all non-YNAB related opinions and recommendations are my own. My views do not reflect the views of YNAB and its employees or its affiliates.

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## **10. Your Responsibility**

With your use of my consulting services and courses, you agree to:

- Use the content and communicate respectfully
- Follow the guidelines above
- Make your own informed decisions
- Keep your login private
- Not use content or design for your own financial gain
- Seek professional help when needed (financial or mental health)

I reserve the right to revoke access for violation of the terms of this agreement.

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