DEBT AGREEMENT

NOTICE: This document is a legally enforceable contract.

Drafted By: MISS BIJOUX

Agreement Date: _____________

Parties

Creditor

MISS BIJOUX

Debtor

Article I — Debt

The Debtor acknowledges owing the Creditor the total principal amount of: Five Hundred Dollars

(US $500.00).

The Debtor agrees to repay the debt according to the terms contained herein.

Article II — Weekly Installments

The Debtor shall make payments of:

US $50.00 each week

until the debt, interest, fees, and any additional charges have been satisfied.

Article III — Compounded Interest

Interest shall begin accruing immediately upon execution of this Agreement. The unpaid balance shall accrue:

- 5% compounded weekly.

In addition, beginning with the second week following execution of this Agreement, the interest rate may increase by 1 percentage point each successive week until the debt has been paid in full.

Example progression:

Week	Weekly Interest Rate
1	5%
2	6%
3	7%
4	8%
5	9%
6	10%

... Continues increasing by 1% weekly

Interest compounds upon both unpaid principal and previously accrued interest.

Article IV — Authorized Payment Windows

Payments shall ONLY be accepted during the designated weekly payment window between: 9:00 PM and 12:00

AM Eastern Time

The authorized weekday rotates weekly in the following order:

- Week 1 — Wednesday
- Week 2 — Thursday
- Week 3 — Friday
- Week 4 — Saturday
- Week 5 — Sunday
- Week 6 — Monday
- Week 7 — Tuesday

Upon completion of Week 7, the schedule shall repeat beginning again with Wednesday.

Article V — Early Payments

Payments submitted before the authorized payment window shall be considered invalid. Any early

payment:

- shall not reduce the outstanding balance;
- shall not satisfy the week's payment obligation; and may be
- returned or rejected by the Creditor.

Only payments made during the designated payment window shall be credited toward the debt.

Article VI — Late Payments

Failure to submit the required weekly payment during the authorized payment window constitutes a late payment.

Each late payment shall incur:

- a $25 Late Fee, plus
- an additional $10 administrative processing fee for each missed payment period.

Late fees become immediately due and are added to the outstanding balance.

Article VII — Default

The Debtor shall be considered in default upon any of the following:

- Missing two consecutive payment windows; Refusing payment;
- Attempting to circumvent the payment schedule; Providing fraudulent
- payment information;
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- Filing for insolvency while the debt remains unpaid.

Upon default, the Creditor may declare the entire remaining balance, together with accrued interest and fees, immediately due.

Article VIII — Order of Application

Payments received shall be applied in the following order:

1. Administrative fees

2. Late fees
3. Accrued interest
4.Outstanding principal

Article IX — Nature of Services

Nature of Services. Sanguine Life Coaching ("Sanguine," "we," or "us") is a life coaching and consulting service. The products and services purchased by the Client under this Agreement consist solely of coaching, consultation, and related advisory and educational services (the "Services"). Fees paid by the Client — whether one-time or on a recurring subscription basis — are consideration for these coaching and consultation Services. Sanguine is not a bank, financial institution, investment adviser, broker-dealer, accountant, or tax advisor, and nothing provided as part of the Services constitutes financial, investment, legal, or tax advice unless expressly agreed in writing.

Optional Financial Account Access. As an optional enhancement to the Services, the Client may elect — but is never required — to securely connect one or more of their financial accounts so that Sanguine can review the Client's financial information and provide more tailored coaching, resources, and recommendations. This connection is facilitated by Stripe, Inc., a third-party payment and financial-technology provider, and grants Sanguine read-only access to information such as account balances, transaction history, and account ownership details. The Client consents to this access voluntarily, chooses which accounts (if any) to share, may decline to connect any account without affecting their ability to receive the core Services, and may revoke this access at any time. Connecting a financial account for informational purposes does not, by itself, authorize Sanguine to withdraw, transfer, or move any fund

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Article XI— Data Privacy & Security

Financial Data Privacy. Any financial information accessed through a connected account will be used solely to provide and improve the Services to the Client, will be handled through Stripe's secure infrastructure, and will not be sold. Sanguine never receives or stores the Client's online banking login credentials. The Client may request disconnection of their accounts, after which Sanguine will cease accessing new financial data from those accounts.

Article XI — No Waiver

Acceptance or rejection of any payment shall not constitute a waiver of any rights granted under this Agreement.

Article XII— Entire Agreement

This document constitutes the complete understanding between the Parties concerning the debt described herein.

SIGNATURES

Creditor

MISS BIJOUX

Signature:

Date:

Debtor Name:

Signature:

Date: