



# 100% Money-Back Guarantee Agreement for NFACP Financial Literacy Program

**This Agreement** (“Agreement”) is made effective as of the date of enrollment by and between the National Financial Advancement of Colored Persons (NFACP), hereinafter referred to as "NFACP," and the enrolling participant, hereinafter referred to as "Participant."

## 1. Program Commitment

By enrolling in the NFACP Financial Literacy Program (“Program”), the Participant agrees to:

- Actively participate in the Program for a minimum period of 12 consecutive months.
- Complete all required activities, including but not limited to attending workshops, completing assignments, and engaging in mentorship sessions.
- Implement the strategies provided through the Program to improve their financial health and credit score.

## 2. Money-Back Guarantee Terms

NFACP guarantees that if the Participant fulfills all commitments outlined in this Agreement and does not achieve an improved credit score or fail to gain the tools necessary for financial independence, NFACP will refund 100% of the fees paid into the Program.

## 3. Eligibility for Refund

To qualify for the refund, the Participant must:

- a. Provide documentation of full participation and compliance with the Program’s requirements.
- b. Demonstrate no measurable improvement in credit score or financial capability as outlined in the Program’s success metrics.

## 4. Program Fees

- The total monthly cost of the Program is less than \$40, with a first-month discounted fee of \$9.95.
- The refund will include all payments made during the 12-month commitment period.

## 5. Exclusions and Limitations

- Participants who do not complete the Program requirements in full or terminate enrollment before the 12-month period ends will not qualify for a refund.



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- Refund requests must be submitted within 30 days of the completion of the Program.

## 6. Refund Request Process

- Participants must submit a written request for a refund, along with supporting documentation, to NFACP's office.
- NFACP will review and process the request within 30 business days of receipt.

## 7. Entire Agreement

This Agreement constitutes the entire understanding between the Participant and NFACP concerning the Money-Back Guarantee. No other representations, whether written or oral, shall apply.

By signing below, both parties agree to the terms and conditions of this Money-Back Guarantee Agreement.

**Participant Name:** \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**NFACP Representative Name:** Michael C. Evans Jr. (Founder)

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_