

Terms of Access Agreement

Date: June 05, 2025

1. Introduction

This Terms of Access Agreement ('Agreement') is entered into between **Forgotten Financial LLC** ('Company') and the **Client** ('Client') for the use of educational materials and participation in a structured payment plan.

2. Scope of Services

The Client will receive structured access to the Company's digital course library, including materials on financial literacy, compliance, credit education, and business credit development. These materials are for educational purposes only and do not constitute legal or financial advice.

3. Payment Terms

The Client agrees to pay either a one-time access fee or make payments under a structured installment plan, as selected at the time of enrollment. Payment activity will be monitored and recorded.

4. Reporting Activity

With this agreement, the Client understands and consents that verified payment performance may be reported to one or more consumer credit bureaus. Reports may include on-time, missed, or late payments in accordance with FCRA and Metro 2 standards.

5. Client Authorization

By entering this Agreement and selecting a structured payment plan, the Client authorizes Forgotten Financial LLC to report payment activity to the credit bureaus as described. This authorization remains valid unless revoked in writing.

6. Disclaimers

The Company makes no guarantees regarding credit score changes. All educational content is provided 'as-is' and for informational purposes only.


7. Signatures

Client Signature: _____

Printed Name: _____

Date: _____

Forgotten Financial LLC

Authorized Signature: 

Date: June 5, 2025

