MyFinancialPractice.com Website **Terms of Use**
Last Updated: March 1, 2026

1. Acceptance of Terms

These Website Terms of Use (these "**Terms**") govern your access to websites and related services operated by or on behalf of MyFinancialPractice.com ("**MFP**" "**we**" or "**us**"). These Terms are important and affect your legal rights, so please read them carefully.

NOTE THAT SECTION 14 AND 15 OF THESE TERMS CONTAINS A MANDATORY ARBITRATION PROVISION AND A CLASS ACTION WAIVER THAT REQUIRES THE USE OF ARBITRATION ON AN INDIVIDUAL BASIS AND LIMITS THE REMEDIES AVAILABLE TO YOU IN THE EVENT OF CERTAIN DISPUTES AND YOUR ABILITY TO BRING CLAIMS OTHER THAN IN YOUR INDIVIDUAL CAPACITY.

By accessing or using https://www.myfinancialpractice.com and our various related websites, products, and services, scholarship applications, and information request related services, email communications and forms, and CRM referral software and related systems (collectively, the "**MFP Services**") whether as a client, advisor, user, or otherwise, you agree to be bound by these Terms and all of the terms incorporated herein by reference.

You must be 18 years of age or older and reside in the United States or any of its territories to use the MFP Services. By accepting these Terms, you represent that you have the legal authority to do so. If you are between 18 and the age of majority in your state and otherwise not emancipated, a parent and/or guardian agrees to these Terms on your behalf. If you have accepted these Terms on behalf of any person or entity, you represent that you have legal authority to do so and that such person or entity agrees to be responsible to us if you or such person or entity violates these Terms. If you do not agree to every provision of these Terms, you may not, and we do not authorize you to, access or use the MFP Services or any features provided therein.

By accessing or using the MFP Services, you represent and warrant that you have not been previously suspended or removed from the MFP Services or engaged in any activity that could result in suspension or removal from the MFP Services.

You should not construe MFP's publication of any content found on the MFP Services as an endorsement by MFP of the views expressed therein, or any warranty or guarantee of any strategy, recommendation, or action made by the author of such content.

We may revise these Terms at any time for any reason and may provide you notice of these changes by any reasonable means, including through the MFP Services. You can determine when we last updated these Terms by referring to the "Last Updated" legend at the top of these Terms. Except to the extent that your express consent to any revised Terms is required under applicable law, by continuing to access, browse or use the MFP Services, you agree to any revised Terms. If you do not agree to any revised Terms, you may not, and we do not authorize you to use the MFP Services. We strongly recommend that you periodically visit this page to review these Terms.

The information presented on or through the MFP Services is made available solely for general information purposes. Please be advised that all college costs and funding estimates and data are projections only. We do not warrant the accuracy, completeness, or usefulness of this information. Any reliance you place on such information is strictly at your own risk. We disclaim all liability and responsibility arising from any

reliance placed on such materials by you or any other user of the MFP Services, or by anyone who may be informed of any of its contents.

2. User Registration

In order to access and use certain areas or features of the MFP Services, you may need to provide certain information and/or answer certain questions, and/or fill out certain forms and/or applications and/or create an account with MFP.

You agree to (a) provide accurate, current and complete information, (b) maintain and promptly update, as necessary, your information, (c) be responsible for the acts or omissions of any third party who has authority to access or use the MFP Services on your behalf, and (d) immediately notify us if you discover or otherwise suspect any security breaches related to the MFP Services. If you provide information that is untrue, inaccurate, not current or incomplete, we may suspend and/or terminate your current or future use of the MFP Services.

By providing information and/or answering questions, you also consent to receive electronic communications from MFP (e.g., via email or by posting notices to the MFP Services). You should maintain copies of electronic communications from us by printing a paper copy or saving an electronic copy.

We may also send you promotional communications via email, including, but not limited to, newsletters, special offers, surveys and other news and information we think will be of interest to you. You may opt out of receiving these promotional emails at any time by following the unsubscribe instructions provided therein.

3. Right to Access and Use the MFP Services and Content

Unless otherwise indicated in writing by us, the MFP Services and all content and other materials contained therein, including, without limitation, any MFP service mark or logo and all designs, text, graphics, pictures, information, data, software, other files, features and functionality, and the selection and arrangement thereof (collectively, "**Content**") are the property of MFP or our licensors or users, as applicable, and are protected by U.S. and international copyright and other laws.

Subject to these Terms, you are hereby granted a limited personal, revocable, non-exclusive, non-transferable, non-sublicensable right to access, view and make personal, non-commercial use of the MFP Services and Content. All rights not expressly granted herein are reserved. You do not acquire any ownership interest in the MFP Services or Content under these Terms, or any other rights thereto other than to use the MFP Services in accordance with the rights granted by, and subject to all terms, conditions and restrictions of, these Terms.

You do not have any right to, and you shall not, directly or indirectly: (a) sell, resell or use commercially the MFP Services or Content, except as expressly permitted by us, (b) distribute, publicly perform or publicly display the MFP Services or any Content, except as expressly permitted by us, (c) modify or otherwise make any derivative uses of the MFP Services or Content, or any portion thereof, (d) use any data mining, robots or similar data gathering or extraction methods, (e) download (other than page caching) any portion of the MFP Services or Content, except as expressly permitted by us, (f) use the MFP Services to stalk, threaten, or otherwise violate the rights of others, including without limitation others' privacy rights or rights of publicity; (g) interfere with the MFP Services or servers or networks used in connection with the MFP Services; or (h) use the MFP Services or Content other than for their intended purposes.

Any use of the MFP Services or Content other than as specifically authorized herein, without our prior written permission, is strictly prohibited and will terminate the right of access and use granted herein. Such unauthorized use may also violate applicable laws, including, without limitation, copyright and trademark laws and applicable communications regulations and statutes. Except as expressly permitted herein, nothing in these Terms shall be construed as conferring any right or license to any patent, trademark, copyright or other intellectual or proprietary rights of MFP or any third party, whether by estoppel, implication or otherwise.

You will not remove, alter or conceal any copyright, trademark, service mark or other proprietary rights notices incorporated in or accompanying any Content and you will not reproduce, modify, adapt, prepare derivative works based on, perform, display, publish, distribute, transmit, broadcast, sell, license or otherwise exploit any Content.

We reserve the right in our sole discretion to modify, suspend or discontinue, temporarily or permanently, the MFP Services (or any features or parts thereof) at any time.

4. Trademarks

The MFP logo, and any other MFP product or service names, trademarks, logos, or other indicia that may appear on the MFP Services ("**Marks**") are the property of MFP or its subsidiaries, affiliates or third parties, and may not be copied, imitated or used, in whole or in part, without our prior written permission. Nothing contained in these Terms and/or the MFP Services shall be construed as granting, by implication or otherwise, any license or right to use any such Marks without the prior written permission of MFP or such third party that may own such Marks.

5. Advisors

If you are an MFP permitted advisor, you may be provided access to certain flyers, brochures, and promotional materials, statistics, data, and/or the CRM Referral system accessible through the MFP Services. You agree to use the accessible materials only as provided and without modification and only as directed by MFP. You agree not to use the MFP logo and MFP Marks in any way that may falsely represent MFP and/or the MFP Services, or suggest any endorsement, sponsorship, or association by MFP with any school, product, or service, or in any way that may harm MFP, its business, products, and/or services. MFP materials may be serviced by and/or administered through an approved affiliate of MFP.

6. Legal Requirements; Privacy Policy

Our Privacy Policy describes how we handle the personal information you provide to us when you use the MFP Services. For an explanation of our privacy practices, please visit our Privacy Policy located at https://myfinancialpractice.com/wp-content/uploads/2024/04/MFP_Privacy_Policy.pdf.

7. User Content

You are solely responsible and liable for all data, information and other materials ("**User Content**") that you submit, upload, post, e-mail or otherwise transmit ("**Transmit**") in connection with the MFP Services. In addition, we have no control over, and shall have no liability for, any damages resulting from the use (including without limitation, republication) or misuse by any third party of information made public through the MFP Services. IF YOU CHOOSE TO SUBMIT TO US, OR OTHERWISE MAKE ANY USER CONTENT PUBLICLY AVAILABLE, YOU DO SO AT YOUR OWN RISK AND WE SHALL HAVE NO LIABILITY THEREFOR.

You agree that you will not, and will not permit anyone else to, directly or indirectly: (a) Transmit any User Content that is unlawful, harmful, threatening, abusive, hateful, obscene, harassing, tortious, defamatory, libelous, slanderous, pornographic, profane, vulgar, offensive, lewd, invasive of another's privacy or racially, ethnically or otherwise objectionable; (b) Transmit any User Content: (i) that you do not have the right to Transmit, under any law or contractual or fiduciary relationships, including, without limitation, any inside information or proprietary or confidential information; (ii) that infringes any patent, copyright, trademark or other intellectual property right or misappropriates any trade secret or right of privacy of any third-party; (iii) that constitutes unsolicited or unauthorized advertising or promotional materials, "spam," "chain letters," or pyramid schemes; or (iv) that contains any software routine, code, instruction or virus that is designed to disable, delete, modify, damage or erase software, hardware or data; or (c) forge headers or otherwise manipulate identifiers in order to disguise any User Content Transmitted through the MFP Services.

Although we have no obligation to screen, edit or monitor User Content, we reserve the right, and have absolute discretion, to remove, screen or edit User Content posted or stored on the MFP Services at any time and for any reason, and you are solely responsible for creating backup copies of and replacing any User Content you post or store on the MFP Services at your sole cost and expense.

8. Rights in User Content

We do not claim any ownership interest in User Content. However, by uploading, posting or submitting User Content to the MFP Services, on our forms or applications, or to our pages or feeds on third-party social media platforms (e.g., MFP's Facebook page, LinkedIn page or Twitter feed), you hereby grant MFP a nonexclusive, royalty-free, worldwide, perpetual, irrevocable and fully sublicensable right and license to use, reproduce, modify, adapt, publish, translate, create derivative works from, distribute, perform and publicly display your User Content, in whole or in part, in any manner or media and for any purpose whatsoever at our sole discretion, including, without limitation, for publicity, promotional, advertising, trade, business, illustration, artistic and other commercial and noncommercial purposes. However, MFP will only share personal information that you provide in accordance with our Privacy Policy.

You agree that MFP may disclose or use any User Content for any purposes permitted under applicable law, including, but not limited to: (a) enforcing these Terms; (b) complying with any laws, regulations or rules of any federal, state or local government or agency; (c) responding to claims that any User Content violates the rights of third parties; or (d) protecting the rights or property of MFP, its customers or the public.

9. Feedback

Separate and apart from User Content, you can submit questions, comments, suggestions, ideas, original or creative materials or other information about MFP, or the MFP Services (collectively, "**Feedback**"). Feedback shall become the sole property of MFP. MFP shall own exclusive rights, including, without limitation, all intellectual property rights, in and to Feedback and shall be entitled to the unrestricted use and dissemination of Feedback for any purpose, commercial or otherwise, without acknowledgment or compensation to you.

10. Third-Party Sites

We have not reviewed all of the websites linked to the MFP Services and are not responsible for the content of any third-party pages, any other websites linked to the MFP Services, or any products or services offered by third parties. Nothing in the MFP Services, including, without limitation, any links to other websites,

should be construed as an endorsement by MFP of any products, services, or information of any other persons or companies. Your choice to access a link to any other website is at your own risk, and you agree to comply with all terms and conditions relating to such websites. MFP reserves the right not to link, or to remove the link, to a particular website at any time.

Any links to third-party websites are provided as a convenience to you and are neither owned nor operated by MFP. We have no control over these linked websites and make no representations or warranties with respect to these linked websites or third-party products or services. Your viewing and use of any third-party websites is at your sole discretion and risk.

11. Indemnification

You shall indemnify, hold harmless, and, at MFP's option, defend MFP and its affiliates and subsidiaries from and against any and all losses, damages, liabilities, costs (including reasonable attorneys' fees) ("Losses") incurred by MFP resulting from any third-party claim, suit, action or proceeding relating to or arising from your use of the MFP Services, any User Content, any Feedback you provide, any violation of these Terms by you, or any other act or omission by you, including your violation of any rights of another, arising from your use of the MFP Services or any of its features. You further agree that MFP shall have control of the defense or settlement of any third-party claims unless MFP exercises its option to require you to defend MFP. This indemnity is in addition to, and not in lieu of, any other indemnities set forth in a written agreement between you and MFP.

12. General Disclaimers

THE MFP SERVICES AND THE CONTENT ARE PROVIDED ON AN "AS IS", "AS AVAILABLE" AND "WITH ALL FAULTS" BASIS. TO THE FULLEST EXTENT PERMISSIBLE BY LAW, MFP DOES NOT MAKE ANY REPRESENTATIONS OR WARRANTIES OR ENDORSEMENTS OF ANY KIND WHATSOEVER, EXPRESS OR IMPLIED, AS TO: (A) THE MFP SERVICES; (B) CONTENT; (C) USER CONTENT; OR (D) SECURITY ASSOCIATED WITH THE TRANSMISSION OF INFORMATION TO OR FROM THE MFP SERVICES. MFP HEREBY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, THAT ANY RESULTS WILL BE ACHIEVED, NON-INFRINGEMENT, TITLE, CUSTOM, TRADE, QUIET ENJOYMENT, SYSTEM INTEGRATION AND FREEDOM FROM COMPUTER VIRUS.

MFP DOES NOT REPRESENT OR WARRANT THAT THE MFP SERVICES WILL BE ERROR-FREE OR UNINTERRUPTED; THAT DEFECTS WILL BE CORRECTED; OR THAT THE MFP SERVICES OR THE SERVERS THAT MAKE THE MFP SERVICES AVAILABLE ARE FREE FROM ANY HARMFUL COMPONENTS, INCLUDING, WITHOUT LIMITATION, VIRUSES. MFP DOES NOT MAKE ANY REPRESENTATIONS OR WARRANTIES THAT THE INFORMATION (INCLUDING ANY INSTRUCTIONS) ON THE MFP SERVICES IS ACCURATE, COMPLETE, OR USEFUL. YOU ACKNOWLEDGE THAT YOUR USE OF THE MFP SERVICES IS AT YOUR SOLE RISK. MFP DOES NOT WARRANT THAT YOUR USE OF THE MFP SERVICES IS LAWFUL IN ANY PARTICULAR JURISDICTION. MFP SPECIFICALLY DISCLAIMS ALL SUCH WARRANTIES. SOME JURISDICTIONS LIMIT OR DO NOT ALLOW THE DISCLAIMER OF IMPLIED OR OTHER WARRANTIES SO THE ABOVE DISCLAIMER MAY NOT APPLY TO YOU TO THE EXTENT SUCH JURISDICTION'S LAW IS APPLICABLE TO YOU AND THESE TERMS.

BY ACCESSING OR USING THE MFP SERVICES YOU REPRESENT AND WARRANT THAT YOUR ACTIVITIES ARE LAWFUL IN EVERY JURISDICTION WHERE YOU ACCESS OR USE THE MFP SERVICES.

13. Limitation of Liability; Waiver

TO THE FULLEST EXTENT PERMITTED BY LAW, IN NO EVENT SHALL MFP BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES OF ANY KIND (INCLUDING, BUT NOT LIMITED TO, LOSS OF REVENUE, INCOME OR PROFITS, LOSS OF USE OR DATA, LOSS OR DIMINUTION IN VALUE OF ASSETS OR SECURITIES, OR DAMAGES FOR BUSINESS INTERRUPTION) ARISING OUT OF OR IN ANY WAY RELATED TO THE ACCESS TO OR USE OF THE MFP SERVICES (INCLUDING, BUT NOT LIMITED TO, USER CONTENT AND LINKS TO THIRD-PARTY WEBSITES), OR THE ORDER, RECEIPT OR USE OF ANY PRODUCT OR SERVICE, OR OTHERWISE RELATED TO THESE TERMS (INCLUDING, BUT NOT LIMITED TO, ANY DAMAGES CAUSED BY OR RESULTING FROM RELIANCE ON ANY INFORMATION OBTAINED FROM MFP, OR FROM EVENTS BEYOND MFP'S REASONABLE CONTROL, REGARDLESS OF THE FORM OF ACTION, WHETHER BASED IN CONTRACT, TORT (INCLUDING, BUT NOT LIMITED TO, SIMPLE NEGLIGENCE, WHETHER ACTIVE, PASSIVE OR IMPUTED) OR ANY OTHER LEGAL OR EQUITABLE THEORY, EVEN IF MFP HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES AND REGARDLESS OF WHETHER SUCH DAMAGES WERE FORESEEABLE).

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL THE MAXIMUM AGGREGATE LIABILITY OF MFP ARISING OUT OF OR IN ANY WAY RELATED TO THE MFP SERVICES EXCEED ONE HUNDRED DOLLARS ($100). THE FOREGOING LIMITATIONS SHALL APPLY EVEN IN THE EVENT YOUR REMEDIES HEREUNDER FAIL OF THEIR ESSENTIAL PURPOSE, AND THE FOREGOING SHALL CONSTITUTE MFP'S SOLE LIABILITY AND OBLIGATION IN RESPECT HEREOF.

IF YOU ARE A CALIFORNIA RESIDENT, YOU HEREBY WAIVE YOUR RIGHTS UNDER CALIFORNIA CIVIL CODE 1542, WHICH STATES "A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS THAT THE CREDITOR OR RELEASING PARTY DOES NOT KNOW OR SUSPECT TO EXIST IN HIS OR HER FAVOR AT THE TIME OF EXECUTING THE RELEASE AND THAT, IF KNOWN BY HIM OR HER, WOULD HAVE MATERIALLY AFFECTED HIS OR HER SETTLEMENT WITH THE DEBTOR OR RELEASED PARTY."

14. Arbitration

PLEASE READ THE FOLLOWING SECTION CAREFULLY BECAUSE IT REQUIRES YOU TO ARBITRATE CERTAIN DISPUTES AND CLAIMS WITH MFP AND LIMITS THE MANNER IN WHICH YOU CAN SEEK RELIEF FROM US.

YOU AND MFP AGREE THAT ANY DISPUTE, CLAIM, OR CONTROVERSY ARISING OUT OF OR RELATING IN ANY WAY TO THESE TERMS OR THE MFP SERVICES SHALL BE FINALLY DECIDED BY BINDING ARBITRATION UNDER THE RULES OF THE AMERICAN ARBITRATION ASSOCIATION GOVERNING CONSUMER DISPUTES.

Arbitration uses a single, neutral arbitrator to decide a dispute (instead of a judge or jury); arbitration allows for more limited discovery than in a court case; and the arbitration process and result is subject to very limited review by courts. In an arbitration you have the right, at your expense, to be represented by an attorney of your choosing. Arbitrators can award the same damages and relief under these Terms that a court can award under these Terms. You and MFP agree that any in-person arbitral hearing would occur in the United States in the same county and state as your billing address. MFP further agrees that your filing fee for an arbitration will be capped at the amount set by the American Arbitration Association. You agree that, by agreeing to these Terms, the U.S. Federal Arbitration Act governs the interpretation and

enforcement of this provision, and that you and MFP are each waiving the right to a trial by jury and/or to participate in a class action. This arbitration provision shall survive termination of these Terms and the termination of your use of the MFP Services. Further, unless both you and MFP agree otherwise, the arbitrator may not join or consolidate more than one person's claims with your claims and may not otherwise preside over any form of a representative or class proceeding. If this specific provision is found to be unenforceable, then the entirety of this arbitration provision shall be null and void. The arbitrator may award declaratory or injunctive relief only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party's individual claim.

15. Class Action Waiver

REGARDLESS OF THE FORUM, YOU AND MFP AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN YOUR OR ITS INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING.

16. Termination

Notwithstanding anything contained in these Terms, we reserve the right, without notice and in our sole discretion, to terminate your right to access or use the MFP Services at any time and for any or no reason, and you acknowledge and agree that in such event we shall have no liability or obligation to you.

17. Governing Law and Jurisdiction

MFP operates the MFP Services from Oregon, U.S.A. These Terms and the transactions they contemplate, including without limitation their interpretation, construction, performance and enforcement, shall be governed by the laws of the State of Oregon, U.S.A., including its statutes of limitations, but without reference to conflict or choice of law provisions. The International Convention on the Sale of Goods, and other international treaties that are not mandatory with respect to contracts made and performed entirely in Oregon shall not apply.

18. Notice

All notices, demands, or consents given by you under these Terms will be in writing and will be deemed given when delivered to MFP at the following contact: customerservice@mycollegeinfo.com. Any notices to you may be made via either e-mail or postal mail to the address in MFP's records or via posting on the MFP Services. You agree that any notices, agreements, disclosures or other communications that we send to you electronically will satisfy any legal communication requirements, including, but not limited to, that such communications be in writing.

Persons with disabilities who need assistance accessing these Terms may contact us as provided for in this Section, and depending on your individual needs, we will grant reasonable requests to furnish these Terms in an alternative format.

19. Severability

If any term, clause or provision of these Terms is held invalid or unenforceable, then that term, clause or provision will be severable from these Terms and will not affect the validity or enforceability of any remaining part of that term, clause or provision, or any other term, clause or provision of these Terms.

20. Miscellaneous

The MFP Services are hosted in the United States of America. If you are located outside of the United States of America and you contact us, please be advised that any information you provide to us will be transferred to the United States of America and that by submitting information, you explicitly authorize such transfer. These Terms constitute the entire agreement between you and MFP relating to your access to and use of the MFP Services. These Terms, and any rights granted hereunder, may not be transferred or assigned by you without the prior written consent of MFP. No waiver of any provision of these Terms will constitute a waiver of such provision in any prior, concurrent or subsequent circumstance, and MFP's failure to assert any right or provision under these Terms shall not constitute a waiver of such right or provision. Except as otherwise provided herein, these Terms are intended solely for the benefit of the parties and are not intended to confer third-party beneficiary rights upon any other person or entity.