Moongazer, Inc. dba Truth & Consciousness

SERVICES POLICIES AND PROCEDURES

As of 9/4/2013

All private and group services must be paid in advance unless other arrangements are made, and are non-refundable. Monies for unused hourly sessions or packages canceled by the client can be used toward other services, products and programs for up to one year. Credits not used within one year will be forfeited. For private strategy, mentoring or coaching, notification of rescheduling a session must be made at least 24 hours prior to the scheduled session, or the session monies will be forfeited. One last-minute reschedule (such as due to illness or emergency) is allowed with every 12 sessions purchased. To arrange application of unused services credit, call 312-857-8550.

PRODUCTS WITH RECURRING BILLING / SUBSCRIPTIONS

Products with recurring billing are non-refundable. Subscriptions may be canceled at any time. Cancellations are effective with the next billing cycle, based on the length of subscription purchased.

Products with a free trial period may be canceled during the free trial period without the credit card on file being billed. After the free trial period is over, the subscription will take effect for the length of time purchased. Any cancellation after the subscription takes effect is not effective until the next billing cycle. The billing cycle is based on the length of the subscription (e.g., 30 days, 90 days, 6 months, 1 year, etc.) No pro-rated or retroactive cancellations are offered.

Products and services purchased on a multi-pay option (e.g., 2-pay, 3-pay, or 4-pay) are subject to the same return policies as products paid on 1-pay option. When a buyer chooses a multi-pay option, he or she is agreeing to make all payments in a timely manner according to the terms outlined on the Web site sales page for the program purchased or for the written proposal provided.

PRODUCT PURCHASE POLICIES AND PROCEDURES

All electronically distributed products (e.g. e-books, workshops, seminars, software, online video and audio, etc.) are non-refundable purchases.

Products with a guarantee are subject to the specific terms stated on the Web site purchase page for that product. All physical products returned under the guarantee must be in resalable condition to be accepted. If you are allowed to exercise a return under the conditions of your purchase,

email us at beth@cashalignment.com to obtain a shipping address.

Purchases made through third-party vendors (e.g. Amazon) are subject to that vendor's specific return and billing policies. In these instances, you must contact the vendor directly for support and inquiries regarding their policies.

We reserve the right to refuse any return.

****Policies may change without prior notice. For further information, please call 312-857-8550.***