

**Debtors Certificate d/b/a
Academy of Financial Literacy for Phillip Day**

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Debtors Certificate d/b/a Academy of Financial Literacy for Phillip Day teachers, instructors will maintain current certification, and credentials, such as a current teaching certificate, certification from the NACCC, AFCPE, or other approved certifications or credentials required by the Office of the U.S Trustee. Academy of Financial Literacy for Phillip Day maintains an Accredited Financial Counselor designation through the AFCPE Association for Financial Counseling and Planning Education. Phillip Day has worked in the Credit Counseling industry as a Manager of Financial Education. He hosted a financial radio show in Phoenix, AZ Phillip Day has twenty years in the financial services industry. Our teachers/instructors will maintain certification required by the EOUST and are trained by Phillip Day to offer debtor education courses. Phillip Day volunteers in the local community at various non-profits in the Phoenix area.

Disruptive Behavior

Harassment in any manner or form on this Debtors Certificate d/b/a Academy of Financial Literacy for Phillip Day and it's dba's Websites including via email, web blog ("blog";), comments, submissions, chat, or by use of obscene or abusive language, is strictly forbidden. Impersonation of others, including a Debtors Certificate d/b/a Academy of Financial Literacy for Phillip Day and it's dba's employees or representatives, as well as other members or visitors on this Debtors Certificate d/b/a Academy of Financial Literacy for Phillip Day and dba's Website is prohibited. You may not upload to, distribute, send or otherwise publish through this Debtors Certificate d/b/a Academy of Financial Literacy and its dba's Websites or any content which is libelous, defamatory, obscene, disruptive, harassing, threatening, offensive, invasive of privacy or publicity rights, abusive, illegal, or otherwise objectionable; which may constitute or encourage a criminal offense, violate the rights of any party; or which may otherwise give rise to civil liability, violate any law or infringe on a third party's intellectual property right (including, but not limited to, spam, offensive sexual, racial or gender related material, or material that violates then current policies). You may not upload commercial content on this Website or within or use the same to solicit others to join or become members of any other commercial online service or other organization.

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You shall be responsible for obtaining access to and for all equipment necessary to access that obtaining the foregoing may involve third-party fees (such as internet service provider or airtime charges). You are responsible for all charges associated with connecting you this website including, without limitation, all telephone, equipment, airtime and internet service provider charges.

Passwords and Your Obligations

You may be asked to register as a member on certain pages or services within and to select a unique username and password in order to be able to access your account. As a registered member, you are responsible for maintaining the confidentiality and security of your username and password and shall be responsible for all uses of your username and password, including, but not limited to, any purchases facilitated through the use thereof, whether or not in fact authorized by you. You agree to immediately notify Debtors Certificate d/b/a Academy of Financial Literacy for Phillip Day and it's dba's in writing of any breach of security, including, without limitation, unauthorized use of your username or password. You also understand that exiting immediately from your account (i.e., "logging off";) at the end of each session will enhance your account security and that failure to do so may permit other persons having access to your computer to use, or modify, your account. If you permit any person to use your username and password, you shall be liable for all activity and transactions made by that person including transactions for which you may not have authorized.

Security

Debtors Certificate d/b/a Academy of Financial Literacy for Phillip Day and it's dba's resides on the public internet. Debtors Certificate d/b/a Academy of Financial Literacy for Phillip Day and it's dba;s use commercially reasonable measures to protect the confidentiality and security of any communications transmitted to Debtors Certificate d/b/a Academy of Financial Literacy for Phillip Day and it's dba's and any information stored on servers controlled by Debtors Certificate d/b/a Academy of Financial Literacy for Phillip Day and it's dba's. Notwithstanding these efforts, Academy of Financial Literacy for Phillip Day and it's dba's cannot guarantee the confidentiality and security of such electronic communications and storage devices used to store such information (including, personally identifiable information) and disclaims all liability arising there from. Without limiting the foregoing, you shall not (a) violate or attempt to violate the security; (b) access data or materials not intended for you; (c) log into a server or account which you are not authorized to access; (d) attempt to probe, scan or test the vulnerability of a system or network or to breach security or authentication measures; or (e) attempt to interfere with service to any user, host or network, including, without limitation, by means of submitting a virus, overloading, "flooding," "mailbombing"; or "crashing"; Violations of system or network security may result in civil or criminal liability. Debtors Certificate d/b/a Academy of Financial Literacy for Phillip Day and it's dba's reserves the right to investigate occurrences that may involve such violations and may involve and

cooperate with, law enforcement authorities in prosecuting users who have participated in such violations.

Representations

Subject to the terms and conditions set forth herein, you may use only for lawful purposes. You agree that you shall at all times comply with, all applicable local, state, national, and international laws, statutes, rules, regulations and ordinances including, but not limited to, regulations promulgated by the U.S. Securities and Exchange Commission, any rules of any national or other securities exchange, including the New York Stock Exchange, the American Stock Exchange or the NASDAQ.

Indemnification

You agree to indemnify, defend, and hold harmless Debtors Certificate d/b/a Academy of Financial Literacy for Phillip Day and it's dba's, its affiliates, agents, vendors, distributors, licensors and suppliers and their officers, directors, and employees from and against all losses, expenses, damages and costs, including reasonable attorneys' fees, resulting from (a) any violation of the terms and conditions of this Agreement, (b) any activity related to your account (including negligent or wrongful conduct) by you or any other person accessing your account, (c) your use of (or inability to use) and (d) any use of your Submission by Academy of Financial Literacy for Phillip Day and it's dba's or any other party, including, but not limited to, any third party claim of infringement of an intellectual property or proprietary right or invasion of privacy or publicity.

Termination

You agree that Debtors Certificate d/b/a Academy of Financial Literacy for Phillip Day and it's dba;s, at its sole discretion, may terminate or suspend your access (or any part thereof) at any time and for no or any reason whatsoever, including, without limitation, for lack of use by you or if Debtors Certificate d/b/a Academy of Financial Literacy for Phillip Day and it's dba;s believes that you have violated or acted inconsistently with the terms and conditions of this Agreement. Debtors Certificate d/b/a Academy of Financial Literacy for Phillip Day and it's dba;s reserves the right at any time to modify or discontinue, temporarily or permanently your access to (or any part thereof) without notice. You agree that Debtors Certificate d/b/a Academy of Financial Literacy for Phillip Day and it's dba;s shall not be liable to you or to any third party for any modification, suspension or discontinuance of your use Your obligations under this Agreement shall continue even after Debtors Certificate d/b/a Academy of Financial Literacy and it's dba;s has terminated.

Schedule of course dates, times, and locations

Academy of Financial Literacy for Phillip Day offers on-line courses available to students 24 hours per day at www.debtorscertificate.com Telephone classes are offered and our schedule can be found on our website listed or students can call our office 877-833-2867 for a current teleconference schedule. Debtors Certificate d/b/a Academy of Financial Literacy for Phillip Day offers in-person classes at 1820 E Ray Rd. Chandler, AZ 85225 The class schedule is listed on our website or call our office 877-83-2867 Students, upon completion of the course, the provider will provide a certificate of course completion to debtor students.

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Products and services sold from this Website may not be resold by you as new or distributed to or through dealers. Notwithstanding anything to the contrary herein, Debtors Certificate d/b/a Academy of Financial Literacy for Phillip Day and it's dba;s reserves the right to adjust your order to ensure compliance with the terms and conditions of this Agreement, and/or refuse to complete your order for goods and services.

Validating Your Order

After you place an order through Debtors Certificate d/b/a Academy of Financial Literacy for Phillip Day and it's dba's Websites, we will check the information you gave us for validity. We may require additional verifications or information before accepting any order. We reserve the right to reject any order you place with us, and/or to limit quantities on any order, for any or no reason whatsoever. If

we reject your order, we will generally attempt to notify you by using the contact information you gave to us with your order.

To view and print the terms and conditions you will need to have Adobe Acrobat Reader installed on your computer. It can be downloaded for no charge from Adobe.com or by clicking on the Get Adobe Reader button.

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Your card will be authorized for the full amount of your purchase at the time of your order. This may cause an immediate reduction in your funds or increase in your credit line, even if your order is later canceled, as the credit and debit card issuing banks release authorizations at their discretion. Your credit or debit card is generally charged upon receipt of your order. Fees are inclusive, there are no additional cost to students. Fees are: Internet course \$24.95, Telephone course \$45.00, In-person means in our office in Chandler, AZ is \$50.00. This course is offered to debtor students without regard to debtor's student's ability to pay.

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Jurisdiction

This Agreement shall be governed and construed in all respects by the laws of the State of Arizona, without regard to principles of conflict of laws and without application of the Uniform Computer Information Transaction Act and the United Nations Convention of Controls for International Sale of Goods. You agree that regardless of any statute or law to the contrary, any claim or cause of action arising out of or related to must be filed within one (1) year after such claim or cause of action arose or be forever barred, and you expressly waive any other statute of limitation which otherwise may apply. You agree to submit to the exclusive jurisdiction of the courts of the State of Arizona or the United States District Court for the State of Arizona for resolution of any dispute, action or proceeding arising in connection with this Agreement or your use or non-use of this Website. You hereby irrevocably waive any right you may have to trial by jury in any such dispute, action or proceeding.

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