

**Act Now Debtor Education d/b/a  
Academy of Financial Literacy  
for Phillip Day**

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Some states do not permit limitations or exclusions on warranties, so the above limitations may not apply to you. If any of the exclusions set forth in this Section is determined by a court of competent jurisdiction to be unenforceable, then all such express, implied and statutory warranties shall be limited in duration for a period of thirty (30) days after the date on which you first access, and no warranties shall apply after such period.

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Act Now Debtors Education 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. Act Now Debtors Education d/b/a 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**

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### **Participation Disclaimer**

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### **Access to Act Now Debtors Education d/b/a Academy of Financial Literacy for Phillip Day and it's dba's**

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 Act Now Debtor Education 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.

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## **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 Act Now Debtors Education 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 Act now Debtors Education d/b/a 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 Act Now Debtor Education 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 Act Now Debtors Education 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. Act Now Debtors Education d/b/a Academy of Financial Literacy fro 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 Act now Debtors Education 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 Act Now Debtors Education d/b/a Academy of Financial Literacy for Phillip Day and it's dba;s has terminated.

## **Schedule of course dates, times, and locations**

Act Now Debtors Education d/b/a Academy of Financial Literacy for Phillip Day offers on-line courses available to students 24 hours per day at [www.getbankruptcertificate.com](http://www.getbankruptcertificate.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. Act now Debtors Education 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.

## **Resale Prohibited**

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After you place an order through Act Now Debtors 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.

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