

# Refund Policy

**Effective Date:** September 2025

At **The Fiduciary Institute**, we strive to provide high-quality educational programs and training for fiduciary professionals and career-seekers. We want you to feel confident in your purchase. This Refund Policy explains when and how refunds are available for products and services purchased through our website.

## 1. Digital Products and Online Courses

- Because digital course materials and downloadable content are accessible immediately upon purchase, **all sales are generally final**.
- However, we offer a **7-day satisfaction guarantee** for online courses. If you are not satisfied with your purchase, you may request a refund within **7 calendar days** of purchase, provided you have not completed more than 25% of the course.

## 2. Live Training Programs, Webinars, and Workshops

- Refunds for live or scheduled programs (in-person or virtual) may be requested up to **14 calendar days before the scheduled start date**.
- If you cancel within 14 days but before the program begins, you may be eligible for a **credit** toward a future program instead of a refund.
- No refunds or credits will be issued once the program has started.

## 3. Memberships or Subscriptions (if applicable)

- Subscription payments (monthly or annual) are **non-refundable** once charged.
- You may cancel your subscription at any time to prevent future billing.
- Access will remain available until the end of your paid billing cycle.

## 4. Exceptional Circumstances

Refund requests outside the timelines above may be considered on a **case-by-case basis** in situations such as documented technical issues, duplicate charges, or other extenuating circumstances.

## 5. How to Request a Refund

To request a refund, please contact us at:

[support@thefiduciaryinstitute.com](mailto:support@thefiduciaryinstitute.com)

503-389-0510

Please include:

- Your name
- Date of purchase
- Order number
- Reason for your request

Refunds will be processed to the original payment method within **10 business days** of approval.

## 6. Changes to This Policy

The Fiduciary Institute reserves the right to update or modify this Refund Policy at any time. Changes will be posted on this page with a revised "Effective Date."