# Privacy Policy 08/01/11

Change from Previous: Under "Our Website", we point out that our blog is hosted by WordPress.com. Information on Google AdWords has been added to correspond with the new use of AdWords.

#### Introduction

Financial Wisdom Preparatory Institute ("Financial Wisdom Prep") is committed to respecting the privacy of our students and any visitor to our website. We try to collect the minimum information necessary in order to provide high quality service, and we take care to protect information that we receive.

#### Our Website

This privacy policy applies to our website at <a href="http://financialwisdompi.com">http://financialwisdompi.com</a>. Our Website may contain links to outside, third party websites for your convenience and information only. These websites have their own privacy and information collection practices and security measures. When pressing the "purchase" button for the textbook, you will be directed to the Amazon.com Website, which has its own privacy policy. When making payment, you are connecting to the PayPal website, and should consult their privacy statement. Our blog is hosted by WordPress.com.

Our website uses Google AdWords. The purpose is to count how many users click on our advertisements placed on Google search pages, based on key words. We also count how many users click on the "purchase" button on the textbook page by keyword. Financial Wisdom is not interested in gathering personal information on individual users, but rather counting the number of clicks by search term in order to use the most effective search terms in marketing. Any information we collect does not identify individual users. Google places cookies on end users' computers as part of its widely used AdWords service. To find out more about the information that Google collects or to opt out, visit: <a href="http://www.google.com/privacy/ads/">http://www.google.com/privacy/ads/</a>.

## Information Collected and Its Use

#### **General Visitors**

We may collect the email addresses of visitors who request automatic reminders to apply or who contact us with inquiries or questions. We only use these email addresses for the purpose specified. We may also collect the IP addresses of visitors in order to enhance website security.

## **Minors**

We do not provide educational services to minors directly and do not knowingly collect their personal information. If you are under age please do not provide any information, but rather have a parent contact us. In the event that we learn that we have collected personal information

from a minor under the age of 18, we will remove that information as quickly as possible. If you believe that we have information on a minor please contact us immediately.

## **Billing Information**

When paying by credit card or PayPal account, PayPal will collect payment information. Billing/payment information will also be collected by Financial Wisdom Prep, to be used for crediting payment and resolving billing questions.

## Sharing Information with Third Parties

Financial Wisdom Prep will not share personal information (including email addresses, phone numbers, etc.) with third parties except under the following circumstances: 1. An outside vendor is used to keep track of accounts or handle billing. This vendor would be required to keep the information confidential, and conform to Financial Wisdom's privacy policy. 2. A Financial Wisdom Prep contractor has a direct need, such as a teacher using personal information to contact a student. Any contractor would be required to agree to conform to Financial Wisdom Prep's privacy policy in writing. 3. Information is aggregated on student performance for academic research purposes. Individual student identities would be concealed, and students would have to explicitly agree in writing to allow their results to be included in any studies.

## Sharing Information with Financial Wisdom Employees

Financial Wisdom Prep will control access to personal information. Employees will only be able to access information if there is a direct need, such as a billing employee contacting a student about their account.

## Information Security

Personal information will be kept in encrypted files, with the exception of uploaded student assignments and routine correspondence with students, their parents, vendors and other businesses.

#### Cookies

We do not make use of cookies, or put cookies on the computers of anyone accessing our website. Please see our discussion of Google AdWords above. Google may place a cookie on your computer as part of tracking clicks to our website. You can choose to opt out.

#### Consent

By using our website a visitor consents to our use of personal information that is collected or submitted as described in this privacy policy.

## Updates to Our Privacy Policy

The posted privacy policy will contain the date when the policy went into effect and we encourage everyone to check privacy policies anytime information is given to a Website. Any revisions we make to our privacy policy will be specifically mentioned in the updated policy. Any new policy will not be retroactively applied to previously collected information, which will be subject to the policy in effect when the information was collected.

## Questions

If you have any questions you may contact us at <u>contact@financialwisdompi.com</u> or (310) 231-8750.

# Privacy Policy (Original)

#### Introduction

Financial Wisdom Preparatory Institute ("Financial Wisdom Prep") is committed to respecting the privacy of our students, their parents, and any visitor to our website. We try to collect the minimum information necessary in order to provide high quality service, and we take care to protect information that we receive.

#### Our Website

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#### Information Collected and Its Use

## Custodial Adults or Students over the age of 17

Custodial adults and prospective students over the age of 17 can apply to attend or have their child attend seminars or classes at Financial Wisdom Prep. We will collect information needed to establish student identity, whether a student is a minor, guardianship, contact information, and billing/payment information. This information will only be used to establish who has guardianship over a student who is a minor, and to contact guardians or adult students over course requirements, student progress, billing, and other concerns related to providing educational services. For adult students, we will collect information to the extent needed to provide educational services. This could include the uploading of assignments or exams, or email correspondence about requirements, and other classroom/educational concerns. We may also collect school transcripts and other evidence of academic achievement as part of the admission decision process.

#### **General Visitors**

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## Minors Under the Age of 13

We do not provide educational services to minors under the age of 13 and do not knowingly collect their personal information. If you are under the age of 13 please do not provide any information or attempt to apply. In the event that we learn that we have collected personal information from a minor under the age of 13, we will remove that information as quickly as

possible. If you believe that we have information on a minor under the age of 13 please contact us immediately.

## Minors Age 13-17

A custodial adult should apply to have their child receive educational services. Once this application has been received, we will collect information from their child only to the extent needed to provide these educational services. This could include the uploading of assignments or exams, or email correspondence about requirements, and other classroom/educational concerns.

## **Billing Information**

When paying by credit card or PayPal account, PayPal will collect payment information. Billing/payment information will also be collected by Financial Wisdom Prep, to be used for crediting payment and resolving billing questions.

## Sharing Information with Third Parties

Financial Wisdom Prep will not share personal information (including email addresses, phone numbers, etc.) with third parties except under the following circumstances: 1. An outside vendor is used to keep track of accounts or handle billing. This vendor would be required to keep the information confidential, and conform to Financial Wisdom's privacy policy. 2. A Financial Wisdom Prep contractor has a direct need, such as a teacher using personal information to contact a parent. Any contractor would be required to agree to conform to Financial Wisdom Prep's privacy policy in writing. 3. Information is aggregated on student performance for academic research purposes. Individual student identities would be concealed, and students and the parents of students under the age of 18 would have to explicitly agree in writing to allow their student's results to be included in any studies.

## Sharing Information with Financial Wisdom Employees

Financial Wisdom Prep will control access to personal information. Employees will only be able to access information if there is a direct need, such as a billing employee contacting a parent about their account.

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Personal information will be kept in encrypted files, with the exception of uploaded student assignments and routine correspondence with students, their parents, vendors and other businesses.

### Cookies

We do not make use of cookies, or put cookies on the computers of anyone accessing our website.

## Consent

By using our website a visitor consents to our use of personal information that is collected or submitted as described in this privacy policy.

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