

Terms of Use (Content Only)

Financial Hope, LLC

Effective Date: February 3, 2026

Welcome to Financial Hope, LLC (“Financial Hope,” “we,” “our,” or “us”). These Terms of Use govern your access to and use of our website, services, content, and related platforms (collectively, the “Site”). By using our Site, you agree to these Terms. If you do not agree, please do not use the Site.

1. Use of Website and Services

You may use the Site for lawful purposes only. You agree not to:

- Violate any applicable laws or regulations
- Attempt to gain unauthorized access to the Site
- Interfere with Site security or functionality
- Use the Site for fraudulent, misleading, or harmful purposes

We reserve the right to restrict or terminate access for any violation of these Terms.

2. Educational and Informational Purpose Only

All content provided through Financial Hope, LLC is intended for **educational and informational purposes only**.

Nothing on this Site constitutes:

- Financial advice
- Legal advice
- Tax advice
- Investment recommendations

You should consult qualified, credentialed/licensed professionals before making financial decisions.

3. No Professional-Client Relationship

Your use of this Site does not create a fiduciary, advisor-client, or professional relationship between you and Financial Hope, LLC unless explicitly stated in a signed written agreement.

4. User Responsibilities

By using the Site, you agree that:

- You are responsible for your own financial choices
- Any reliance on information from the Site is at your own risk
- You will provide accurate information if submitting forms or inquiries

5. Intellectual Property Rights and Permitted Use

All content on the Site, including but not limited to:

- Text
- Graphics
- Logos
- Branding
- Digital downloads
- Educational materials

is owned by or licensed to Financial Hope, LLC and protected by intellectual property laws.

Permitted Sharing with Attribution

Financial Hope, LLC encourages the sharing of educational information to support financial well-being and public learning. You are welcome to reproduce, quote, reference, or share portions of content from this Site, provided that all of the following conditions are met:

- The use is for personal, educational, or informational purposes
- Proper credit is clearly given to **Financial Hope, LLC**
- A direct link back to the original source page on our website **must be included**
- The content may not be presented in a misleading context or altered in a way that changes its intended meaning
- The content may not be republished, sold, or incorporated into commercial products, courses, or paid programs without prior written permission

All rights not expressly granted remain reserved by Financial Hope, LLC.

Required Citation / Attribution Format

When sharing or quoting our content, attribution must appear in a visible and reasonably prominent location and must follow this format:

Source: Financial Hope, LLC

Website: <https://www.getfinancialhope.com>

Original Content Link: [Insert Specific Page URL]

Example:

“Source: Financial Hope, LLC — <https://getfinancialhope.com> — <https://getfinancialhope.com/blog/example>”

Social Media Attribution

On social platforms, attribution must include:

- “Financial Hope, LLC” by name
- A tag/mention (if available)
- A direct link in bio, caption, or comment where possible

6. Creative Commons Licensing Option

If Financial Hope, LLC chooses to formalize sharing permissions using a widely recognized public license, certain materials may be published under a **Creative Commons License**.

The most appropriate option for this Terms structure is:

Creative Commons Attribution–NonCommercial License (CC BY-NC)

This means:

- Others may share and adapt the content
- They must give proper credit
- They may not use it for commercial purposes

How Financial Hope, LLC Will Indicate Creative Commons Content

Only content explicitly labeled as Creative Commons is covered. Materials will include a notice such as:

This work is licensed under **CC BY-NC 4.0**.

Unlabeled content remains fully protected under standard copyright.

How Others Must Comply Under CC BY-NC

To use Creative Commons–licensed material, users must:

- Attribute Financial Hope, LLC
- Provide a link to the license
- Indicate if changes were made
- Refrain from commercial use

Attribution example:

“Financial Hope, LLC, licensed under CC BY-NC 4.0.”

Creative Commons licenses can be reviewed at:

<https://creativecommons.org/licenses/by-nc/4.0/>

7. Third-Party Links

Our Site may contain links to third-party websites. These are provided for convenience only.

Financial Hope, LLC is not responsible for:

- Third-party content
- Privacy practices
- Products or services offered elsewhere

Use third-party sites at your own discretion.

8. Disclaimer of Warranties

The Site and all content are provided “as is” and “as available.”

We make no warranties regarding:

- Accuracy
- Completeness
- Reliability
- Availability
- Fitness for a particular purpose

Your use of the Site is at your own risk.

9. Limitation of Liability

To the fullest extent permitted by law, Financial Hope, LLC shall not be liable for any damages arising from your use of the Site, including:

- Direct or indirect losses
- Financial damages
- Business interruption
- Data loss

10. Indemnification

You agree to indemnify and hold harmless Financial Hope, LLC, its owners, employees, and affiliates from any claims, liabilities, damages, or expenses arising from:

- Your misuse of the Site
- Your violation of these Terms
- Any unauthorized use of content

11. Changes to Terms

We may update these Terms at any time. Updates will be posted on this page with a revised effective date.

Continued use of the Site constitutes acceptance of any changes.

12. Governing Law

These Terms shall be governed by the laws of the State of **Virginia**, without regard to conflict-of-law principles.

13. Contact Information

If you have questions about these Terms, please contact:

Financial Hope, LLC

P.O. Box 650045

Sterling, VA 20165-0045

Email: support@getfinancialhope.com

Website: <https://www.getfinancialhope.com>