Refund & Digital Delivery Policy

MakeMoney911.com | Book sales and website management: Title IQ Analytics LLC

Effective Date: October 13, 2026

Checkout is not yet active. This policy governs digital purchases when sales begin.

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1. Digital Products - All Sales Final

MakeMoney911.com sells digital publications, including Make Money in Difficult Times by Fern Peters.

All digital book purchases are considered final once the purchased digital content has been successfully delivered or made accessible to the customer.

Because digital publications can be downloaded, saved, copied, and retained after delivery, we do not offer refunds, returns, exchanges, or cancellations based solely on a change of mind, dissatisfaction with the subject matter, or a decision not to read or use the publication.

All sales are final, subject to the exceptions described below and applicable consumer-protection laws.

2. Exceptions and Customer Protection

We are committed to fair treatment and will review refund requests involving:

Duplicate charges: Accidental duplicate payments for the same purchase.

Non-delivery: A verified failure to provide the purchased digital publication that we cannot resolve within a reasonable period.

Defective or inaccessible files: A corrupted, incomplete, or unusable file that we cannot successfully replace or correct.

Incorrect product: Delivery of a publication materially different from the product purchased.

Unauthorized transactions: Reported unauthorized payments, investigated in accordance with applicable payment-network procedures and law.

Legal requirements: Any situation in which applicable law requires a refund or other remedy.

Where a technical issue can reasonably be corrected, we may first provide a replacement file, corrected download link, or other appropriate assistance.

Nothing in this policy limits rights that customers cannot legally waive.

3. Digital Delivery

Digital publications are delivered electronically following successful payment confirmation, ordinarily through a download link or access instructions sent to the email address supplied at checkout.

Customers are responsible for providing a valid email address and checking their inbox and spam or junk folders.

If a download link is missing, expired, or not functioning, customers should contact Customer Service for assistance.

No physical book will be shipped when purchasing a digital edition.

4. Requesting Assistance or a Refund Review

Customers should contact Customer Service with their full name, purchase email address, transaction date, order number (if available), and a description of the problem.

We request that customers report delivery or technical issues within 14 calendar days of purchase to help us investigate promptly. This requested reporting period does not limit statutory rights or legally required remedies.

We aim to acknowledge customer-service requests within two business days and resolve them as promptly as reasonably possible.

Any approved refund will ordinarily be issued to the original payment method, subject to payment processor and banking processing times.

5. Product Information and Earnings Disclaimer

Our books are educational and informational publications.

They do not guarantee employment, business success, specific earnings, financial improvement, or any particular result. Outcomes depend on individual circumstances, qualifications, effort, market conditions, and other factors.

A customer's failure to achieve a particular financial result does not, by itself, establish eligibility for a refund.

This provision does not limit remedies for misrepresentation, defective products, or other rights under applicable law.

6. Payment Disputes

Customers are encouraged to contact our Customer Service team first so we can attempt to resolve concerns efficiently.

Nothing in this policy prevents customers from contacting their payment provider, disputing unauthorized charges, or exercising their legal rights.

7. Customer Service

MakeMoney911.com - Customer Service Book sales and website management: Title IQ Analytics LLC Customer Service Phone: 201-702-3850 Website: www.MakeMoney911.com

8. Policy Acknowledgment

Before completing a purchase, customers will be asked to acknowledge that they understand they are purchasing a digital product, that delivery is electronic, and that sales are final once digital access has been provided, except as expressly stated in this policy or required by applicable law.

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