

<https://www.budget-mentor.com/> (the "Site") is owned and operated by Budget Mentor, Inc.. Budget Mentor, Inc. can be contacted at: gschuchardt@budget-mentor.com | (412) 606-3484 | 4101 Albemarle St. NW

PURPOSE

The purpose of this privacy policy (this "Privacy Policy") is to inform users of our Site of the following:

1. The personal data we will collect;
2. Use of collected data;
3. Who has access to the data collected;
4. The rights of Site users; and
5. The Site's cookie policy.

This Privacy Policy applies in addition to the terms and conditions of our Site.

CONSENT

By using our Site users agree that they consent to:

1. The conditions set out in this Privacy Policy; and
2. The collection, use, and retention of the data listed in this Privacy Policy.

PERSONAL DATA WE COLLECT

We only collect data that helps us achieve the purpose set out in this Privacy Policy. We will not collect any additional data beyond the data listed below without notifying you first.

DATA COLLECTED AUTOMATICALLY

When you visit and use our Site, we may automatically collect and store the following information:

1. IP address;
2. Location;
3. Hardware and software details;
4. Clicked links;
5. Content viewed; and
6. Grant-Related Data.

DATA COLLECTED IN A NON-AUTOMATIC WAY

We may also collect the following data when you perform certain functions on our Site:

1. First and last name;
2. Age;
3. Date of birth;
4. Sex;
5. Email address;
6. Phone number;
7. Address;
8. Auto fill data;
9. We collect data when users perform certain

functions on our site. This includes information entered while drafting grant budgets, account creation and modification details, and user feedback.

This data may be collected using the following methods:

1. Data Collection Through User Input.

HOW WE USE PERSONAL DATA

Data collected on our Site will only be used for the purposes specified in this Privacy Policy or indicated on the relevant pages of our Site. We will not use your data beyond what we disclose in this Privacy Policy.

The data we collect automatically is used for the following purposes:

1. IP Address and Location: Used for service localization, security, and to improve our service based on user geographical distribution;
2. Hardware and Software Details: Optimizes platform compatibility and user experience, assists in technical issue diagnosis;
3. Clicked Links and Content Viewed: Helps enhance website layout and content based on user preferences and interaction patterns;
4. Other Data: Utilized to enhance user experience, service improvement, and maintain platform security and performance.; and
5. Grant-Related Data: Stored for service provision, enabling efficient management, retrieval, and personalization of your grant budgets..

The data we collect when the user performs certain functions may be used for the following purposes:

1. This data is essential for providing personalized services, facilitating account management, and enhancing overall user experience..

WHO WE SHARE PERSONAL DATA WITH EMPLOYEES

We may disclose user data to any member of our organization who reasonably needs access to user data to achieve the purposes set out in this Privacy Policy.

THIRD PARTIES

We may share user data with the following third parties:

1. Stripe.

We may share the following user data with third parties:

1. Payment Information Collection.

We may share user data with third parties for the following purposes:

1. We use Stripe, a third-party payment processor, to handle all payment transactions. This means that Stripe collects and processes your payment information, such as credit card details, on our behalf.

Third parties will not be able to access user data beyond what is reasonably necessary to achieve the given purpose.

OTHER DISCLOSURES

We will not sell or share your data with other third parties, except in the following cases:

1. If the law requires it;
2. If it is required for any legal proceeding;
3. To prove or protect our legal rights; and
4. To buyers or potential buyers of this company in the event that we seek to sell the company.

If you follow hyperlinks from our Site to another Site, please note that we are not responsible for and have no control over their privacy policies and practices.

HOW LONG WE STORE PERSONAL DATA

User data will be stored for We retain collected data for as long as your account is active and for 15 years post-cancellation, unless legally required or permitted to hold it longer.

You will be notified if your data is kept for longer than this period.

HOW WE PROTECT YOUR PERSONAL DATA

We implement robust security measures to safeguard user data. This includes using advanced browser encryption and storing data on secure servers. Access to data is strictly limited to authorized employees under strict confidentiality agreements, with breaches leading to termination.

While we take all reasonable precautions to ensure that user data is secure and that users are protected, there always remains the risk of harm. The Internet as a whole can be insecure at times and therefore we are unable to guarantee the security of user data beyond what is reasonably practical.

INTERNATIONAL DATA TRANSFERS

We transfer user personal data to countries our third-party data service providers have databases and servers.

When we transfer user personal data we will protect that data as described in this Privacy Policy and comply with applicable legal requirements for transferring personal data internationally.

CHILDREN

We do not knowingly collect or use personal data from children under 13 years of age. If we learn that we have collected personal data from a child under 13 years of age, the personal data will be deleted as soon as possible. If a child under 13 years of age has provided us with personal data their parent or guardian may contact our privacy officer.

HOW TO ACCESS, MODIFY, DELETE, OR CHALLENGE THE DATA COLLECTED

If you would like to know if we have collected your personal data, how we have used your personal data, if we have disclosed your personal data and to who we disclosed your personal data, or if you would like your data to be deleted or modified in any way, please contact our privacy officer here:
feedback@budget-mentor.com

DO NOT TRACK NOTICE

Do Not Track ("DNT") is a privacy preference that you can set in certain web browsers. We do not respond to browser-initiated DNT signals. We are not responsible for and cannot guarantee how any third parties who interact with our Site and your data will respond to DNT signals.

COOKIE POLICY

A cookie is a small file, stored on a user's hard drive by a website. Its purpose is to collect data relating to the user's browsing habits. You can choose to be notified each time a cookie is transmitted. You can also choose to disable cookies entirely in your internet browser, but this may decrease the quality of your user experience.

We use the following types of cookies on our Site:

1. Functional cookies

Functional cookies are used to remember the selections you make on our Site so that your selections are saved for your next visits;

2. Analytical cookies

Analytical cookies allow us to improve the design and functionality of our Site by collecting data on how you access our Site, for example data on the content you access, how long you stay on our Site, etc;

3. Targeting cookies

Targeting cookies collect data on how you use the Site and your preferences. This allows us to personalize the information you see on our Site for you; and

4. Third-Party Cookies

Third-party cookies are created by a website other than ours. We may use third-party cookies to achieve the following purposes:

- a. We use targeting cookies through services like Hotjar, Google Analytics, and Mixpanel. These cookies help us understand user behavior, improve our website, and provide a tailored user experience.

ADDITIONAL CLAUSES

DATA BREACH NOTIFICATION

In the unlikely event of a data breach, we will promptly notify affected individuals if there is a risk of serious harm or as required by law. Notifications will be delivered through your account on our platform or via email, providing information about the nature of the breach and steps being taken to address it.

THIRD-PARTY LINKS

Our website may contain links to third-party websites. Please be aware that we are not responsible for the privacy practices of these external sites. We encourage you to read the privacy policies of any website you visit.

USER RIGHTS

You have the right to access, correct, or delete your personal information held by us. If you wish to exercise these rights, please contact us at feedback@budget-mentor.com. We are committed to responding to your requests in accordance with applicable law.

POLICY UPDATES

We may update this privacy policy from time to time. Any changes will be posted on our website and, if significant, will be communicated through your account or via email. We encourage you to review our privacy policy periodically.

For any questions or concerns regarding your privacy, please contact us at feedback@budget-mentor.com. We are dedicated to addressing your queries and ensuring the protection of your personal information. This privacy policy is governed by and construed in accordance with the laws of the jurisdiction in which our company is registered. Any disputes arising from or in connection with this policy will be subject to the jurisdiction of the courts in this region.

MODIFICATIONS

This Privacy Policy may be amended from time to time in order to maintain compliance with the law and to reflect any changes to our data collection process. When we amend this Privacy Policy we will update the "Effective Date" at the top of this Privacy Policy. We recommend that our users periodically review our Privacy Policy to ensure that they are notified of any updates. If necessary, we may notify users by email of changes to this Privacy Policy.

CONTACT INFORMATION

If you have any questions, concerns or complaints, you can contact our privacy officer at:
feedback@budget-mentor.com