EARNINGS DISCLAIMER

Information found on this Website and any related materials, including but not limited to, ebooks, books, or courses, are not a quick-fix solution, get-rich-quick scheme, nor a shortcut to wealth or success. Information on this Website any related materials, including but not limited to, ebooks, books, or courses, is aimed to offer you tools to pursue your own goals and find your success. Legally, however, we (the Company and Website) cannot guarantee any results, whether its financial or otherwise based on the tools provided on the Website, any related materials, including but not limited to, ebooks, books, or courses. Building a freelance writing business or any business is hard work. It takes dedication to succeed. We all have ups and downs along the way. Success is not linear and everyone has their own journey. Your results and success depends on a lot of factors, including your dedication and hard work but also outside factors, including but not limited to your economic status, location, or resources. While the Company is dedicated to offer information, resources, and guidance we believe can be generally helpful, we cannot guarantee results. Nothing on this page, on this Website, or any related materials, including but not limited to, ebooks, books, or courses, or otherwise presented by the Company can guarantee any financial result of future income or other results. The Company or Website or any related materials, including but not limited to, ebooks, books, or courses, don't offer legal, tax, medical, or other professional advice. Any numbers or financial materials mentioned are estimates and should not indicate, promise, or quarantee any financial results or earnings. The truth is, many people read the information on the internet, purchase ebooks, courses, and other materials, don't put in enough work and don't get the results they desire. We are not reliable for your work, any of your circumstances, or anything that you choose to do with the information. The gist is that we cannot legally guarantee any results or success and don't promise anything. You can read our disclaimers, terms of service, and privacy policy for more legal aspects of all this below.

DISCLAIMER

By visiting nohustlefreelancer.com, nobsfreelancer.com, freelancewriterschool.com or katgalwriter.com, you are consenting to the following disclaimer.

OVERVIEW

By using nohustlefreelancer.com, nobsfreelancer.com, freelancewriterschool.com or katgalwriter.com, referred to as this "Site", all visitors, referred to as "user," "you," and "your," are bound by this Disclaimer. The terms "we," "us," and "our," refer to Kat Gal("Company"), owner of nohustlefreelancer.com, nobsfreelancer.com, freelancewriterschool.com and katgalwriter.com. Accessing this Site constitutes a use of the Site and an acceptance to the Disclaimers provided herein. The Company makes no representation or warranty that the information provided, regardless of its source (the "Content"), is accurate, complete, reliable, current or error-free. The Company disclaims all liability for any inaccuracy, error or incompleteness in the Content. The information provided in or through this Website is for educational and informational purposes only. By participating in and/or reading this website and/or other Content, including but not limited to blog, email, videos, webinars, and/or teleseminars, you acknowledge that the Company cannot guarantee the outcome of services and/or recommendations within the Content and any comments about the outcome are expressions of opinion only. You acknowledge that videos, webinars, and/or teleseminars may be recorded and repurposed or resold by the Company at any time. The Company cannot make any quarantees other than to deliver information, education, and services purchased as described. By participating in/reading Company's Content, you acknowledge the owner of Kat Gál, is not a financial adviser or attorney, and her services do not replace other licensed professionals. Consulting is in no way to be construed or substituted as medical advice or

psychological counseling or any other type of therapy or medical advice. Any testimonials, earnings, or examples shown through the Company's Website, programs, and/or services are only examples of what may be possible. There can be no assurance as to any particular financial outcome based on the use of programs and/or services. You acknowledge that the Company has not and does not make any representations as to the future income, expenses, sales volume or potential profitability or loss of any kind that may be derived as a result of use of the Company's website, programs, products or services. By visiting, you acknowledge that you are participating voluntarily in using this Site and that you are responsible for your choices, actions and results, now and in the future. You accept full responsibility for the consequences of your use of any information provided on or through this Website.

FOR EDUCATIONAL AND INFORMATION PURPOSES ONLY

The information contained on this Website, any resources available for download, any books, courses, or materials sold or promoted through this website are for educational information purposes only.

NOT PROFESSIONAL ADVICE

The information contained on this Website, any resources available for download, any books, courses, or materials sold or promoted through this website are not intended as and shall not be understood or constructed as professional advice. While the owner and/or employees of this Company and Website are professionals who share information for educational purposes only, the information contained on this Website is not meant to be or not substitute for any professional advice. While the owner and/or employees of the company done their best to present accurate and helpful educational information valuable to the reader, nothing on this Website or related resources should be used as a professional recommendation or advice. The Company recommends that you seek advice from a professional with any questions. Neither the Company nor its owners or employees shall be held reliable for any errors or omissions on this website or held reliable for any damage anyone may suffer from following any information presented or failing to seek advice from a professional.

NO PROFESSIONAL-CLIENT RELATIONSHIP

Reading or using this Website or any materials presented or purchased from the Company does not create any professional-client relationship between the Company or any of its owners or employees.

USER'S PERSONAL RESPONSIBILITY

By using this website, you accept all personal responsibility for any actions and results. You take full responsibility for any damage or harm you suffer from using or not using the information available on the Website or any related materials, including courses, ebooks, and downloads. You agree to use judgment and conduct due diligence before taking action or implementing any educational recommendation suggested on this Website or related materials, including but not limited to ebooks and courses.

NO GUARANTEES

You agree that the Company has not made any guarantees about ANY results of taking any action, whether it was recommended on this Website, related materials, including but not limited to ebooks and courses including but not limited to ebooks and courses or not. Though we aim to provide information to support your goals, we don't guarantee anything. You

recognize that your success or failure is a direct result of your own efforts and actions regardless of the circumstances, and it's beyond the control of the Company. You also understand that prior results do not guarantee a similar outcome in the future or in other situations. There is no guarantee you will get the same results as the owner, employees of the company or other customers have.

ERRORS AND OMISSION

This World Wide Web Site is a public resource of general information that is intended, but not promised or guaranteed, to be correct, complete, and up-to-date. We have taken reasonable steps to ensure that we present accurate information. But we cannot guarantee that this Website or our materials, including but not limited to ebooks and courses, is free of errors. You accept and agree to verify all information obtained from this Website and related materials, including but not limited to ebooks and courses, before taking action.

TESTIMONIALS

This Website and related resources, including but not limited to ebooks and courses, may contain testimonials of services or products offered by the Company or through this Website. The testimonials are actual statements of clients and/or customers and/or people that recommend these products and services and have been truthfully conveyed on this Website. Though these testimonials are all truthful, we cannot guarantee that the experiences or results of these clients and/or customers and/or individuals are necessarily typical. You recognize and agree that these testimonials don't guarantee any results or the same experiences as read in the testimonials. If any earning disclaimers are shared in any testimonial, interview, or resource, we do our diligence to make sure these are portrayed accurately. Any earnings disclaimer, financial results, or other experience shared is no guarantee that you will experience the same results or make the same income or earnings. You understand that your individual success depends on you, your dedication, motivation, desire, and any personal or circumstantial factors outside our guarantee. You understand that the Company is not liable for your success or failure whether you used or not the information presented by the Company.

LIMITATION OF LIABILITY

YOU AGREE THAT UNDER NO CIRCUMSTANCES SHALL WE BE LIABLE FOR DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, PUNITIVE, EXEMPLARY, OR ANY OTHER DAMAGES ARISING OUT OF YOUR USE OF THE SITE OR SERVICE. ADDITIONALLY, THE COMPANY IS NOT LIABLE FOR DAMAGES IN CONNECTION WITH (I) ANY FAILURE OF PERFORMANCE, ERROR, OMISSION, DENIAL OF SERVICE, ATTACK, INTERRUPTION, DELETION, DEFECT, DELAY IN OPERATION OR TRANSMISSION, COMPUTER VIRUS OR LINE OR SYSTEM FAILURE: (II) LOSS OF REVENUE, ANTICIPATED PROFITS, BUSINESS, SAVINGS, GOODWILL OR DATA; AND (III) THIRD PARTY THEFT OF, DESTRUCTION OF, UNAUTHORIZED ACCESS TO, ALTERATION OF, OR USE OF YOUR INFORMATION OR PROPERTY. REGARDLESS OF OUR NEGLIGENCE. GROSS NEGLIGENCE, FAILURE OF AN ESSENTIAL PURPOSE AND WHETHER SUCH LIABILITY ARISES IN NEGLIGENCE, CONTRACT, TORT, OR ANY OTHER THEORY OF LEGAL LIABILITY. THE FOREGOING APPLIES EVEN IF THE COMPANY HAS BEEN ADVISED OF THE POSSIBILITY OF OR COULD HAVE FORESEEN THE DAMAGES. IN THOSE STATES THAT DO NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY FOR THE DAMAGES, OUR LIABILITY IS LIMITED TO THE FULLEST POSSIBLE EXTENT PERMITTED BY LAW. IN NO EVENT SHALL COMPANY CUMULATIVE LIABILITY TO YOU EXCEED \$100.

THIRD PARTY RESOURCES

The Site and the Service may contain links to third party websites and resources. You acknowledge and agree that we are not responsible or liable for the availability, accuracy, content or policies of third party websites or resources. Links to such websites or resources do not imply any endorsement by or affiliation with the Company. You acknowledge sole responsibility for and assume all risk arising from your use of any such websites or resources.

INDEMNIFICATION

You shall indemnify and hold us harmless from and against any and all losses, damages, settlements, liabilities, costs, charges, assessments and expenses, as well as third party claims and causes of action, including, without limitation, attorneys' fees, arising out of any breach by you of any of these Terms of Service, or any use by you of the Site or Service. You shall provide us with such assistance, without charge, as we may request in connection with any such defense, including, without limitation, providing us with such information, documents, records and reasonable access to you, as we deem necessary. You shall not settle any third party claim or waive any defense without our prior written consent.

RELEASE OF CLAIMS

In no event will the Company be liable to any party for any type of direct, indirect, special, incidental, or consequential damages for any use of or reliance on our Site or its Content. You hereby release the Company from any and all claims including those related to personal or business interruptions, misapplication or information, or any other loss, condition, or issue. By using this Website, you are agreeing to all parts of the above Disclaimer. If you have any questions, please contact katgalwriter@gmail.com

NO WARRANTIES

THE COMPANY MAKES NO WARRANTIES REGARDING THE PERFORMANCE OR OPERATION OF THIS WEBSITE. THE COMPANY FURTHER MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, AS TO THE INFORMATION, CONTENTS, MATERIALS, DOCUMENTS, PROGRAMS, PRODUCTS, BOOKS, OR SERVICES INCLUDED ON OR THROUGH THIS WEBSITE. TO THE FULLEST EXTENT PERMISSIBLE UNDER THE LAW, THE COMPANY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

TERMS OF SERVICE

By visiting nohustlefreelancer.com, nobsfreelancer.com, freelancewriterschool.com or katgalwriter.com, you are consenting to our terms of service.

OVERVIEW

By using nohustlefreelancer.com, nobsfreelancer.com, freelancewriterschool.com or katgalwriter.com, referred to as this "Site", all visitors, referred to as "user," "you," and "your," are bound by these Terms of Service. The terms "we," "us," and "our," refer to Kat Gál("Company"), owner of nohustlefreelancer.com, nobsfreelancer.com, freelancewriterschool.com and katgalwriter.com. Accessing this Site constitutes a use of the Site and an acceptance to the Terms provided herein. By using the Site, you agree to these Terms of Service, without modification, and acknowledge reading them. We reserve the right to change these Terms of Service or to impose new conditions on use of the Site, from time to time, in which case we will post the revised Terms of Service on this Site. By continuing to use

the Site after we post any such changes means you accept the new Terms of Service with the modifications.

SITE USE

To access or use the Site, you must be 18 years or older and have the requisite power and authority to enter into these Terms of Service. In order to use the Site, you may be required to provide information about yourself including your name, email address, and other personal information. You agree that any registration and/or billing information you give to the Company will always be accurate, correct and up to date. You must not impersonate someone else or provide account information or an email address other than your own. Your account must not be used for any illegal or unauthorized purpose. You must not, in the use of the Site, violate any laws in your jurisdiction. You may use the Site and Service for lawful purposes only. You shall not post or transmit through the Site any material which violates or infringes the rights of others, or which is threatening, abusive, defamatory, libelous, invasive of privacy or publicity rights, vulgar, obscene, profane or otherwise objectionable, contains injurious formulas, recipes, or instructions, which encourages conduct that would constitute a criminal offense, give rise to civil liability or otherwise violate any law.

PURCHASE AND REFUND POLICY

By clicking "Buy Now," "Purchase," or any other phrase on the purchase button, or entering your credit card information, or otherwise enrolling, electronically, verbally, or otherwise, you ("Client") agree to be provided with products, programs, or services by the Company. No refunds will be given for any products purchased online. Kat Gál

INTELLECTUAL PROPERTY

The Site and Service contain intellectual property owned by Kat Gál, including, without limitation, trademarks, copyrights, proprietary information and other intellectual property as well as the Company / nohustlefreelancer.com, nobsfreelancer.com, freelancewriterschool.com or katgalwriter.com, logo, all designs, text, graphics, photographs, other files, and the selection and arrangement thereof. You may not modify, publish, transmit, participate in the transfer or sale of, create derivative works from, distribute, display, reproduce or perform, or in any way exploit in any format whatsoever any of the Site or Service content or intellectual property, in whole or in part without our prior written consent. We reserve the right to immediately remove you from the Site and Service, without refund, if you are caught violating this intellectual property policy.

THIRD PARTY RESOURCES

The Site and the Service may contain links to third party websites and resources. You acknowledge and agree that we are not responsible or liable for the availability, accuracy, content or policies of third party websites or resources. Links to such websites or resources do not imply any endorsement by or affiliation with the Company. You acknowledge sole responsibility for and assume all risk arising from your use of any such websites or resources.

INDEMNIFICATION

You shall indemnify and hold us harmless from and against any and all losses, damages, settlements, liabilities, costs, charges, assessments and expenses, as well as third party claims and causes of action, including, without limitation, attorneys' fees, arising out of any breach by you of any of these Terms of Service, or any use by you of the Site or Service. You shall provide

us with such assistance, without charge, as we may request in connection with any such defense, including, without limitation, providing us with such information, documents, records and reasonable access to you, as we deem necessary. You shall not settle any third party claim or waive any defense without our prior written consent.

RELEASE OF CLAIMS

In no event will the Company be liable to any party for any type of direct, indirect, special, incidental, or consequential damages for any use of or reliance on our Site or its Content. You hereby release the Company from any and all claims including those related to personal or business interruptions, misapplication or information, or any other loss, condition, or issue.

ONLINE COMMERCE

Certain sections of the Site or its Content may allow you to make purchases from us or from other merchants. If you make a purchase from us on or through our Website or its Content, all information obtained during your purchase or transaction and all of the information that you give as part of the transaction, such as your name, address, method of payment, credit card number, and billing information, may be collected by both us, the merchant, and our payment processing company. Your participation, correspondence or business dealings with any affiliate, individual or company found on or through our Website, all purchase terms, conditions, representations or warranties associated with payment, refunds, and/or delivery related to your purchase, are solely between you and the merchant. You agree that we shall not be responsible or liable for any loss, damage, refunds, or other matters of any sort that incurred as the result of such dealings with a merchant. We have no responsibility or liability for these independent policies of the payment processing companies and Merchants. In addition, when you make certain purchases through our Site or its Content, you may be subject to the additional terms and conditions of a payment processing company, Merchant or us that specifically apply to your purchase. For more information regarding a Merchant and its terms and conditions that may apply, visit that merchant's Website and click on its information links or contact the Merchant directly. You release us, our affiliates, our payment processing company, and merchants from any damages that you incur, and agree not to assert any claims against us or them, arising from your purchase through or use of our Website or its Content.

GOVERNING LAW; VENUE; MEDIATION

These Terms shall be construed in accordance with, and governed by, the laws of the State of Wisconsin. If a dispute is not resolved first by good-faith negotiation between the parties to this Agreement, every controversy or dispute to this Agreement will be submitted to the American Arbitration Association. The arbitration shall occur within ninety (90) days from the date of the initial arbitration demand and shall take place in Albany, NY or via telephone. The Parties shall cooperate in exchanging and expediting discovery as part of the arbitration process and shall cooperate with each other to ensure that the arbitration process is completed within the ninety (90) day period. The written decision of the arbitrators (which will provide for the payment of costs, including attorneys' fees) will be absolutely binding and conclusive and not subject to judicial review, and may be entered and enforced in any court of proper jurisdiction, either as a judgment of law or decree in equity, as circumstances may indicate.

SEVERABILITY

If any term, provision, covenant, or condition of these Terms is held by an arbitrator or court of competent jurisdiction to be invalid, void, or unenforceable, the rest of the Agreement shall remain in full force and effect and shall in no way be affected, impaired, or invalidated.

ASSIGNMENT

These Terms of Service bind and inure to the benefit of the parties' successors and assigns. These Terms of Service are not assignable, delegable or otherwise transferable by you. Any transfer, assignment or delegation by you is invalid.

ENTIRE AGREEMENT, WAIVER, HEADINGS

These Terms constitute the entire agreement between you and the Company pertaining to the Site and Service and supersedes all prior and contemporaneous agreements, representations, and understandings between us. No waiver of any of the provisions of this Agreement by the Company shall be deemed, or shall constitute, a waiver of any other provision, whether or not similar, nor shall any waiver constitute a continuing waiver. No waiver shall be binding unless executed in writing by the Company. The subject headings of this Agreement are included for convenience only and shall not affect the construction or interpretation of any of its provisions. If you have any questions or concerns regarding these Terms of Service please email: katgalwriter@gmail.com

PRIVACY POLICY

By visiting nohustlefreelancer.com, nobsfreelancer.com, freelancewriterschool.com or katgalwriter.com, you are consenting to our privacy policy.

OVERVIEW

Kat Gál("Company") is committed to protecting your privacy online. This Privacy Policy describes the personal information we collect through this website at nohustlefreelancer.com, nobsfreelancer.com, freelancewriterschool.com or katgalwriter.com (the "Site"). Visitors and any users of the site are referred to as "user", "you" and "your" and Company is referred to as "we," "us," and "our." Accessing this Site constitutes a use of the Site and an acceptance to our Privacy Policy. Use of the Site, including all materials presented herein and all online Services provided by Company, is subject to the following Privacy Policy. This Privacy Policy applies to all site visitors, customers and all other users of the Site. By using the Site or Service, you agree to this Privacy Policy, without modification, and acknowledge reading it.

INFORMATION WE COLLECT

This Site only collects the personal information you voluntarily provide to us, which includes your name and e-mail address, in order to subscribe to our newsletter, comment on our blog, or purchase services and/or online products. If you opt-in to receive our newsletter, the option to unsubscribe will be included in every e-mail. We do share your information with trusted third parties who provide support in running this website including any blog or newsletter. All parties will keep your information confidential and will never be shared with unrelated third parties. We may record information relating to your use of the Site in order to help administer the Site and personalize your experience by improving customer service.

ANTI-SPAM POLICY

Your information, whether public or private, will not be sold, exchanged, transferred, or given to any other company for any reason whatsoever, without your consent, other than for the express purpose of delivering the purchased product or service requested. You have the ability to unsubscribe from all e-mails and we have taken steps to ensure we compliant with the CANSPAM Act of 2003. COOKIES We may send cookies to your computer in order to uniquely identify your browser and improve the quality of our service. The term "cookies" refers to small pieces of information that a website sends to your computer's hard drive while you are viewing the Site. We may use both session cookies (which expire once you close your browser) and persistent cookies (which stay on your computer until you delete them). You have the ability to accept or decline cookies using your web browser settings. If you choose to disable cookies, some areas of the Site may not work properly or at all. The Site does not respond to Do Not Track signals sent by your browser. This Site may contain links to third party websites. Unless otherwise stated, this Privacy Policy only covers information that we collect from you on this Site. Any other link will be covered by the privacy policy of that specific site. You acknowledge and accept that we are not responsible for the privacy policies or practices of third parties. SECURITY We do our best to protect your information for any unauthorized access, misuse, or disclosure. However, you acknowledge that the personal information you voluntarily share could be accessed or tampered with by a third party. You agree that we are not responsible for any intercepted information shared through our Site without our knowledge or permission. Additionally, you release us from any and all claims arising out of or related to the use of such intercepted information in any unauthorized manner. You agree to notify us for any breach of security or unauthorized use of your information.

CHILDREN'S ONLINE PRIVACY PROTECTION ACT (COPPA) COMPLIANCE

To access or use the Site, you must be 18 years old or older and have the requisite power and authority to enter into this Privacy Policy. We do not knowingly collect or solicit data online from or market online to children under the age of 13.

CHANGES TO THIS POLICY

You acknowledge and agree that you have reviewed this Site and this Privacy Policy and that you will continue to review to be aware of any modifications. Any changes to this Policy will be updated on this page. If you have any questions or concerns regarding this Privacy Policy please email: katgalwriter@gmail.com