

Privacy Policy

Effective Date: July 13, 2026

Debt to Dreams Financial Coaching (“Debt to Dreams,” “we,” “our,” or “us”) respects your privacy and is committed to protecting the personal information you share with us. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you visit our website, use our services, or interact with us in any way.

By accessing or using our website or services, you agree to the terms of this Privacy Policy.

1. Information We Collect

We may collect personal information that you voluntarily provide to us, including but not limited to:

- Name
- Email address
- Phone number
- Mailing address
- Financial information you choose to share (such as income, debt balances, goals, or budgeting details)

- Any other information you provide through forms, worksheets, consultations, emails, or downloads

We may also automatically collect certain information when you visit our website, including:

- IP address
- Browser type
- Device information
- Pages visited and time spent on our site
- Referring website or link

This information helps us understand how visitors use our site and improve our services.

2. How We Use Your Information

We use the information we collect to:

- Provide and deliver our financial coaching services
- Communicate with you about appointments, services, resources, or updates
- Send newsletters, emails, or educational materials you have opted into
- Respond to inquiries and provide customer support
- Improve our website, services, and client experience

- Comply with legal and regulatory requirements

We do **not** sell, rent, or trade your personal information to third parties.

3. Financial Information Disclaimer

Debt to Dreams Financial Coaching provides educational and coaching services only. We are not a registered investment advisor, broker, or tax professional. Any financial information you share is used solely to provide personalized coaching support and is kept confidential in accordance with this Privacy Policy.

4. Sharing Your Information

We may share your information only in the following circumstances:

- With trusted service providers (such as email platforms, scheduling tools, or website hosting providers) who assist us in operating our business and are required to keep your information confidential
- When required by law, court order, or legal process

- To protect our rights, property, or safety, or the rights, property, or safety of others
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5. Cookies and Tracking Technologies

Our website may use cookies, Google Analytics and similar tracking technologies to enhance your browsing experience. Cookies help us understand website traffic and usage patterns. You can choose to disable cookies through your browser settings, though some parts of the website may not function properly as a result.

6. Email Communications

If you opt in to receive emails from us, you may unsubscribe at any time by clicking the “unsubscribe” link in our emails or by contacting us directly. We respect your preferences and will honor opt-out requests promptly.

7. Data Security

We take reasonable administrative, technical, and physical measures to protect your personal information from

unauthorized access, disclosure, alteration, or destruction. However, no method of transmission over the internet or electronic storage is 100% secure, and we cannot guarantee absolute security.

8. Your Privacy Rights

Depending on your location, you may have the right to:

- Access the personal information we have about you
- Request corrections to your personal information
- Request deletion of your personal information (subject to legal or contractual obligations)
- Opt out of marketing communications

To exercise any of these rights, please contact us using the information below.

9. State Privacy Rights

Residents of certain states, including California, may have additional privacy rights under applicable law. If applicable, you may contact us to request access to, correction of, or

deletion of your personal information, subject to applicable legal requirements.

10. Third-Party Links

Our website may contain links to third-party websites or resources. We are not responsible for the privacy practices or content of those third-party sites. We encourage you to review their privacy policies before providing any personal information.

11. Children's Privacy

Our services are not intended for individuals under the age of 18. We do not knowingly collect personal information from children. If you believe we have collected information from a minor, please contact us so we can promptly delete it.

12. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. Any changes will be posted on this page with an updated effective date. We encourage you to review this policy periodically.

13. Contact Us

If you have any questions about this Privacy Policy or how your information is handled, please contact us:

Debt to Dreams Financial Coaching

 **Email:** info@debttoyourdreams.com

 **Website:** <https://www.debttoyourdreams.com>

Money is a tool — use it to build your dreams.