

Document 7 — Educational Services Agreement

ClarityCommand Classes™ · JoMar Business Solutions™

Effective Date: May 14, 2026 · Version 1.0

1. Purpose

This Educational Services Agreement (“ESA”) governs your access to the educational content, lessons, dashboards, AI assistance, coaching frameworks, behavioral discussions, financial-education modules, business-education modules, government-contracting modules, credit-education modules, life-planning modules, and other educational resources offered through ClarityCommand Classes™.

2. Educational Software Only — Platform Identity

ClarityCommand Classes™ is educational software and a self-service educational platform. The Company presents the Platform consistently as: educational software, self-service tools, organizational systems, informational AI assistance, educational dashboards, and user-directed workflows.

The Platform is NOT, and shall not be construed as:

- A law firm or legal services provider
- A licensed therapist, counselor, or mental-health provider
- A credit repair organization, credit counselor, or debt-settlement company
- A financial advisor, broker-dealer, or investment advisor
- A medical provider
- A licensed business consultant, CPA, or tax advisor
- A government-contracting agent, broker, or representative

3. No Professional Advice

Nothing on the Platform constitutes legal, financial, tax, investment, medical, mental-health, therapeutic, accounting, or professional consulting advice. AI Features, lessons, worksheets, dashboards, templates, and coaching materials are educational and informational only. You must consult licensed professionals for advice specific to your situation.

4. No Guaranteed Outcomes

The Company does not guarantee any specific result, outcome, approval, score increase, business success, financial improvement, emotional outcome, educational achievement, funding approval, government contract award, debt reduction, legal result, or personal transformation arising from use of the Platform. Individual results vary significantly based on

factors outside the Company's control, including user effort and implementation, financial circumstances, credit history, market conditions, lender requirements, government-agency decisions, legal and regulatory changes, business experience, personal decision-making, and third-party actions. Examples, simulations, projected scenarios, case studies, and illustrative outcomes are educational demonstrations only and are not guarantees.

5. Mental Health and Coaching Boundary

Certain educational content may discuss behavioral patterns, stress responses, emotional habits, hypervigilance, financial behaviors, relationship dynamics, decision-making tendencies, or personal-growth concepts. This content is educational only and is not psychotherapy, counseling, mental-health treatment, crisis intervention, psychological diagnosis, medical care, or licensed therapy. No therapist-client, counselor-client, or mental-health-provider relationship is created through use of the Platform.

If you are experiencing emotional distress, mental-health concerns, or a crisis, please seek assistance from a licensed mental-health professional or emergency services. In the United States, the 988 Suicide & Crisis Lifeline is available 24/7.

6. CROA Educational Positioning

Credit-education content within ClarityCommand Classes™, including any dispute templates, goodwill letters, validation requests, and educational walkthroughs, is provided as self-service educational software. The Company is not a credit repair organization as defined under the federal Credit Repair Organizations Act, 15 U.S.C. § 1679a(3), or under similar state laws. The Company does not contact bureaus, creditors, or collectors on your behalf; does not file disputes on your behalf; does not negotiate debts; does not provide legal representation; and does not guarantee any credit outcome. You are solely responsible for reviewing any generated materials, verifying their accuracy, and managing your own communications.

7. FTC Earnings and Results Disclaimer

Any earnings examples, funding examples, business-growth examples, approvals, contract awards, testimonials, case studies, or financial illustrations appearing on the Platform are examples only and are not guarantees of future results. Individual results vary significantly based on experience, market conditions, business operations, compliance status, implementation effort, timing, and third-party decisions. The Company does not guarantee revenue increases, funding approvals, business growth, contract awards, profitability, credit approvals, vendor approvals, or government-contract eligibility.

8. AI Educational Tools

AI Features, including Leslie AI™, are educational assistants that may produce inaccurate, incomplete, outdated, or unsuitable responses. Use of AI Features is subject to the AI Disclaimer (Document 9). You must independently review and verify all AI outputs before relying on them.

9. User Responsibilities

You are solely responsible for:

- All decisions, actions, financial choices, legal filings, business operations, communications, and personal outcomes arising from use of the Platform.
- Reviewing all generated materials before use.
- Verifying the accuracy and suitability of any AI output.
- Consulting licensed professionals for advice specific to your situation.
- Complying with all applicable laws and regulations.

10. Educational Simulations

Examples, simulations, sample disputes, educational walkthroughs, projected scenarios, workflows, funding examples, and business illustrations are hypothetical educational demonstrations designed to explain concepts. They are not legal advice, financial advice, guaranteed strategies, professional recommendations, or assurances of approval or success.

11. Severability and Survival

If any provision of this ESA is held unenforceable, the remainder remains in full force. Provisions regarding no professional advice, no guaranteed outcomes, mental-health boundaries, FTC disclaimers, and user responsibilities survive termination of your account.

12. Incorporation

This ESA is incorporated by reference into the Terms of Service. In the event of a conflict regarding educational positioning, this ESA controls.