

# StudentFinancialSuccess.com Privacy and Cookie Policy

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StudentFinancialSuccess.com (“we,” and “our”) is committed to protecting the privacy of individuals who visit and use this website [www.StudentFinancialSuccess.com](http://www.StudentFinancialSuccess.com) (the “Site”). This Privacy and Cookie Policy (the “Privacy Policy”) describes how StudentFinancialSuccess.com collects, uses, and shares personal information. Please read the following information carefully to understand our views and practices regarding your personal information and how we will treat it.

## 1. COLLECTION OF INFORMATION

StudentFinancialSuccess.com collects and retains personally identifiable information, like names, postal addresses, email addresses, etc., when voluntarily submitted by you to StudentFinancialSuccess.com through the Site and/or Services. We will only process your personal information in accordance with applicable data protection and privacy laws.

If you registered to use the Services, you will have been asked to click to agree to provide this information in order to access our services or otherwise view our content. **If you do not agree to our use of your personal information in line with this Privacy Policy, please do not use our Services. By accessing and using our Site or by clicking “I accept” prior to your registration to the StudentFinancialSuccess.com Services, you consent to the collection, use, and disclosure of your personal information by StudentFinancialSuccess.com as described in this Privacy Policy.**

We collect information about you in the following ways:

**Information You Give Us.** This includes the personal information you provide when you register to use our Services, including your name, postal address, email address, and other personal and unique information provided to StudentFinancialSuccess.com based on your submissions and responses to questions asked of you throughout the Services.

**Information We Get From Others.** We may also get information about you from other sources, for example, your academic institution’s department of financial aid or the Department of Education. We may add this information to personal information we get from your use of the Services.

**Information Automatically Collected.** We automatically log information about you and your computer or mobile device when you access our Site and/or Services. Please refer to the sections on Cookies/ Tracking Technology below.

## 2. COOKIE/TRACKING TECHNOLOGY

### What are cookies?

We may collect information using “cookies.” Cookies are small data files stored on the hard drive of your computer or mobile device by a website. We may use both session cookies (which expire once you close your web browser) and persistent cookies (which stay on your computer or mobile device until you delete them) to provide you with a more personal and interactive experience in the Services.

### Cookies We Use.

Our Services use the following types of cookies for the purposes set out below:

Type of cookie	Purpose
<i>Essential Cookies</i>	These cookies are essential to provide you with services available through our Site and to enable you to use some of its features. For example, they allow you to log in to secure areas of our Services. Without these cookies, the services that you have asked for cannot be provided, and we only use these cookies to provide you with those services. These cookies are only used for the duration of your session accessing the StudentFinancialSuccess.com services and are removed following completion of the session.
<i>Functionality Cookies</i>	These cookies allow us to remember choices you make when you use our Services, such as remembering your login details. The purpose of these cookies is to provide you with a more personal experience and to avoid you having to re-enter your preferences every time you visit our Services.
<i>Analytics and Performance Cookies</i>	<p>These cookies are used to collect information about traffic to our Site and how users use our Services. The information gathered does not identify any individual visitor. The information is aggregated and anonymous. It includes the number of visitors to Site, the pages they visited on our Site, whether they have visited our Site before, and other similar information. We use this information to help operate our Site more efficiently, to gather broad demographic information and to monitor the level of activity on our Site.</p> <p>We use Google Analytics for this purpose. Google Analytics uses its own cookies. It is only used to improve how [our Site/Application(s)/Services] works. You can find out more information about Google Analytics cookies here: <a href="https://developers.google.com/analytics/resources/concepts/gaConceptsCookies">https://developers.google.com/analytics/resources/concepts/gaConceptsCookies</a>.</p> <hr/> <p>You can find out more about how Google protects your data here: <a href="http://www.google.com/analytics/learn/privacy.html">www.google.com/analytics/learn/privacy.html</a>.</p> <hr/> <p>You can prevent the use of Google Analytics relating to your use of [our Site/Application(s)/Services] by downloading and installing the browser plugin available via this link: <a href="http://tools.google.com/dlpage/gaoptout?hl=en-GB">http://tools.google.com/dlpage/gaoptout?hl=en-GB</a>.</p>

**Disabling Cookies.**

You can typically remove or reject cookies via your browser settings. Further information about cookies, including how to see what cookies have been set on your computer or mobile device and how to manage and delete them, visit [www.allaboutcookies.org](http://www.allaboutcookies.org).

If you do not accept our cookies, you may experience some inconvenience in your use of our Services.

**Do Not Track Signals.**

Some browsers may be configured to send "Do Not Track" signals to the online services that you visit. We do not currently respond to do not track signals. To find out more about "Do Not Track," please visit <http://www.allaboutdnt.com>.

### 3. USE OF YOUR INFORMATION.

We may use your personal information as follows:

- To fulfill a specific request by you;
- To operate, maintain, and improve our Site and Services;
- To manage your account, including to communicate with you regarding your account with our Services;
- To respond to your comments and questions and to provide customer service;
- To send information including technical notices, updates, security alerts, and support and maintenance messages;
- With your consent, to send you e-mails about upcoming events, promotions, and other news if you have given consent to be added to the StudentFinancialSuccess.com mailing list; and
- As we believe necessary or appropriate (a) to comply with applicable laws; (b) to comply with lawful requests and legal process, including to respond to requests from public and government authorities; (c) to enforce our Privacy Policy; and (d) to protect our rights, privacy, safety or property, and/or that of you or others.

At any time after opting into to receiving e-mails on the StudentFinancialSuccess.com mailing list, you may “opt-out” by sending us a request at [privacy@StudentFinancialSuccess.com](mailto:privacy@StudentFinancialSuccess.com). Please note that even if you opt out from receiving marketing emails, we may still send you non-marketing emails, which include emails about your account with us and in connection with your use of the Services.

StudentFinancialSuccess.com does not share, sell, rent, or trade personally identifiable information collected through its Services with third parties for their sole promotional purposes.

### 4. SHARING YOUR INFORMATION.

We may share your personal information as follows:

- **Third Parties Designated by You.** We may share your personal information with third parties where you have provided your consent to do so.
- **Our Third-Party Service Providers.** We may share your personal information with our third-party service providers who provide services such as information technology and related infrastructure, auditing, delivery, and other similar services. These third parties are only permitted to use your personal information necessary to enable them to provide their services to StudentFinancialSuccess.com.
- **Corporate Restructuring.** We may share personal information when we do a business deal, or negotiate a business deal, involving the sale or transfer of all or a part of our business or assets. These deals can include merger, financing, acquisition, or bankruptcy transaction or proceeding.
- **Other Disclosures.** We may share personal data as we believe necessary or appropriate: (a) to comply with applicable laws; (b) to comply with lawful requests and legal process, including to respond to requests from public and government authorities to meet national security or law enforcement requirements; (c) to

enforce our Policy; and (d) to protect our rights, privacy, safety or property, and/or that of you or others.

## 5. ANONYMOUS DATA

We may create anonymous data from the personal information we receive about you and other individuals whose personal information we collect as set forth in this Privacy Policy. Anonymous data might include analytics information and information collected by us using cookies. We make personal information into anonymous data by excluding information (such as your name) that makes the data personally identifiable to you.

## 6. THIRD PARTY SITES

Our Site may contain links to third party websites and features. This Privacy Policy does not cover the privacy practices of such third parties. These third parties have their own privacy policies and we do not accept any responsibility or liability for their websites, features or policies. Please read their privacy policies before you submit any data to them.

## 7. FEEDBACK

You may share personal information with us when you submit user generated content through our Services. Please note that any information you post or feedback you disclose to StudentFinancialSuccess.com through the Site or on our Services will not be private or confidential once it is published on Site or through our Services.

If you provide feedback to us, we may use and disclose such feedback in our Services or on our Site without any reference to you.

## 8. YOUR RIGHTS

- **Opt-out.** You can opt out of receiving communications by clicking on the unsubscribe link or contacting us at [privacy@studentfinancialsuccess.com](mailto:privacy@studentfinancialsuccess.com).
- **Access.** You may access the information we hold about you at any time via your account by contacting us at [privacy@studentfinancialsuccess.com](mailto:privacy@studentfinancialsuccess.com).
- **Amend.** You can also contact us at [privacy@studentfinancialsuccess.com](mailto:privacy@studentfinancialsuccess.com) to update or correct any inaccuracies in your personal information.
- **Erase and forget.** You can request that we erase your data. If you request that we erase your information, please note that your information may continue to reside on our backup systems.

## 9. INTERNATIONAL DATA TRANSFER

StudentFinancialSuccess.com is headquartered in the United States. Your personal information may be transferred, in accordance with this Privacy Policy, outside the country in which you reside, including to the United States, where data protection and privacy regulations may not offer the same level of protection as in other parts of the world. By using our Site and Services and agreeing to this Privacy Policy by clicking your acceptance, you consent to this transfer or processing of your personal information. We will take all steps reasonably necessary to ensure that your personal information is treated securely and in accordance with this Privacy Policy.

## 10. SECURITY

We seek to use reasonable organizational, technical and administrative measures to protect personal data within our organization. Unfortunately, no transmission or storage system can be guaranteed to be completely secure, and transmission of information via the internet is not completely secure. If you have reason to believe that your interaction with us is no longer secure, please immediately notify us of the problem by contacting us at [privacy@StudentFinancialSuccess.com](mailto:privacy@StudentFinancialSuccess.com).

#### 11. RETENTION

We will only retain your personal data as long as reasonably required to provide you with the Services unless a longer retention period is required or permitted by applicable law.

#### 12. CHILDREN

Neither our Site nor our Services are directed to children under 16. If a parent or guardian becomes aware that his or her child has provided us with information without their consent, he or she should contact us directly at [privacy@StudentFinancialSuccess.com](mailto:privacy@StudentFinancialSuccess.com).

#### 13. COMPLAINTS

We are committed to resolving any complaints about our collection or use of your personal information. If you would like to make a complaint regarding this Privacy Policy or our practices in relation to your personal data, please contact us at [privacy@StudentFinancialSuccess.com](mailto:privacy@StudentFinancialSuccess.com).

#### 14. PRIVACY POLICY CHANGES

We reserve the right to make changes to this Privacy Policy at any time, so we encourage you to review it frequently. If StudentFinancialSuccess.com decides to change this Privacy Policy, we will post such changes to the Sites and other places in the Applications it deems appropriate. The “Last Updated” legend above indicates when this Privacy Policy was last changed. If we make any material changes to the Privacy Policy, we will post the updated Privacy Policy on our Site prior to such changes taking effect and may also notify you via email in connection with certain material changes.

#### 15. CONTACT INFORMATION

You may contact us in writing at [privacy@StudentFinancialSuccess.com](mailto:privacy@StudentFinancialSuccess.com).