

SmartStart Personal Finance Privacy Policy

Updated: 07/27/2020

A. Information We Collect

SmartStart Personal Finance collects information from you as follows:

(i) Personal contact details

When requesting an appointment or information from us, you are required to provide basic identifying data so that we can respond to you. This encompasses your name and an email address or phone number where we can reach you. If you are requesting a paid service, then you need to provide your State of residence and you need to provide the name of a domestic partner if you want that person included in the service. You might volunteer additional contact information such as email or phone details for your domestic partner or your home address. While we don't solicit that information, we collect it if you provide it.

SmartStart Personal Finance will delete your contact details if you email a request to pres@smartstartpersonalfinance.com.

(ii) Personal financial data

During pure training engagements, we do not collect any client personal financial data.

During coaching engagements, we request, or clients proactively provide personal financial data such as their income, expenses, bank and investment account balances, details of debt, financial assets, financial liabilities, insurance, taxes, etc.

SmartStart Personal Finance will delete your personal financial data at the conclusion of a paid coaching engagement unless you request SmartStart to retain your data via an email to pres@smartstartpersonalfinance.com.

SmartStart Personal Finance will delete your personal financial data at any time if you email a request to pres@smartstartpersonalfinance.com.

(iii) Payment data

In paying for a service, you need to share debit card, credit card, or bank account data with SmartStart's 3rd party payment processor. SmartStart will never retain any of this data. The 3rd party payment processor will not retain the data after payment is confirmed unless you instruct the processor to hold the data on file to support future payments.

(iv) Other confidential information

While talking with you prior to or during a coaching engagement, SmartStart often acquires general confidential information about you such as your opinions and attitudes toward money, personal anecdotes, family circumstances, your personal history with money, etc. SmartStart treats this information the same way it does personal financial data. I.E., you can request it to be deleted at any time by sending an email to pres@smartstartpersonalfinance.com. SmartStart deletes it at the conclusion of a paid engagement unless you request SmartStart to retain your data via an email sent to pres@smartstartpersonalfinance.com.

B. Prohibited Information

SmartStart Personal Finance refuses to accept any official documents or images of documents such as bank statements, investment account statements, paystubs, legal documents, tax returns, etc. from clients. If transmitted to us electronically, we will immediately delete the information. SmartStart has no need for such information and will never retain it.

If a client wants help deciphering a financial statement, they may black-out or otherwise redact any personally identifiable information such as social security numbers, account numbers, names, addresses, etc. and then show the statement for a SmartStart coach to see and discuss with the client. But the coach will neither record nor retain any of the information for any reason.

C. How We Use Information We Collect and Receive

(i) Personal contact details

SmartStart Personal Finance uses your personal contact information and that of your domestic partner for purposes of:

- Giving you information requested by you about our services;
- Supporting you during service engagements;
- Following up with you after a service engagement has ended at a specified time interval agreed by you; and
- Occasionally alerting you to personal finance articles and SmartStart service offerings and promotions as long as you allow us to retain your contact information on file.

(ii) Personal financial data

SmartStart Personal Finance uses any personal financial data that you share with us to support you during coaching engagements.

(iii) Payment data

SmartStart Personal Finance does not retain any of your payment data and does not use it for any purpose.

(iv) Other confidential information

SmartStart Personal Finance uses any other confidential information that you share with us to support you during coaching engagements.

D. Information Sharing

SmartStart Personal Finance does not share any client data or information with anyone.

E. Website Cookies

We use cookies to provide the services and features offered on our website, and to improve our user experience. We don't use cookies to track people.

The following links explain how to access cookie settings in various browsers:

[Cookie Settings in Firefox](#)

[Cookie Settings in Internet Explorer](#)

[Cookie settings in Google Chrome](#)

[Cookie settings in Safari \(OS X\)](#)

[Cookie settings in Safari \(iOS\)](#)

[Cookie settings in Android](#)

To opt out of being tracked by Google Analytics across all websites, visit <https://tools.google.com/dlpage/gaoptout>.

F. Changes to this Statement / Contact Us

SmartStart Personal Finance may update this Privacy Policy to reflect changes in our privacy practices. If we make any material changes, we will notify all currently contracted clients via email and will note it on our website (once it is operational) prior to the change becoming effective. If you are under contract with us and you continue to work with us after those changes are in effect, then you agree to the revised policy.

If you have any questions about this policy, contact us via email at pres@smartstartpersonalfinance.com.