

Refund Policy

Kim's Journeys Online • Effective: May 1, 2020

At Kim's Journeys Online, we are committed to operating with faith, fairness, and integrity in every transaction. We want every customer to feel valued, heard, and treated with respect — and we want our refund practices to reflect that commitment.

1. Scope of This Policy

This Refund Policy applies to all purchases made through Kim's Journeys Online, owned and operated by Kimberly Storey (sole proprietor), including but not limited to:

- Digital products and downloads sold through our Payhip storefront (payhip.com/Kimsjourneysonline)
- Software subscriptions, including the Tasks Manager application (tasks.kimsjourneysonline.com)
- Online courses, guides, templates, and educational resources
- Physical products shipped by Kim's Journeys Online
- Any future products or services sold under the Kim's Journeys Online brand

This Policy is subject to our Universal Terms of Use & Conditions. In the event of a conflict between this Policy and a specific product agreement, the more specific terms will govern.

2. Digital Products — General No-Refund Policy

Due to the nature of digital products — which are delivered instantly and cannot be "returned" once accessed or downloaded — all sales of digital products are generally final and non-refundable.

This includes but is not limited to:

- eBooks, guides, workbooks, and printables
- Templates and spreadsheets
- Pre-recorded courses and video content
- Digital toolkits, resource libraries, and starter packs

We encourage you to read all product descriptions carefully before purchasing. If you have questions about a product before buying, please contact us at kim@kimsjourneysonline.com — we are happy to help you decide if a product is right for you.

3. Grace-Period Refund Exception

Because we believe in treating people the way we want to be treated, we offer a limited grace-period exception for genuine situations where a refund is warranted. We review each request individually, prayerfully, and with integrity.

Product / Service	Grace Period	Eligibility Conditions
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Digital downloads (eBooks, templates, guides)	7 days from purchase	Product not yet downloaded/accessed; technical issue preventing access
Online courses & video content	7 days from enrollment	Less than 20% of course content accessed; documented technical barrier
Tasks Manager — monthly subscription	Within 7-day free trial	Cancel before trial ends; no charge applied
Tasks Manager — annual subscription	7 days from payment date	Requested within 7 days; not due to dissatisfaction with a feature explained in listings
Lifetime access plans	7 days from purchase	Documented technical issue only; does not apply to change of mind

We reserve the right to approve or decline any refund request at our sole discretion. Abuse of this policy — such as repeated refund requests or requesting a refund after accessing or using the majority of a product — may result in account suspension.

4. Physical Products — Returns & Refunds

Kim's Journeys Online may offer physical products (such as printed materials, journals, craft kits, or branded merchandise) from time to time. The following terms apply to all physical product purchases:

Return Window

You have **14 calendar days from the date you receive your shipping notification** to submit a return or refund request. The shipping notification is the date on which we notify you that your order has been shipped, not the date of delivery. Requests submitted after this 14-day window will not be eligible for a refund.

Eligibility Requirements

To be eligible for a return or refund on a physical product, ALL of the following conditions must be met:

- Your request is submitted within 14 days of your shipping notification.
- The product arrived damaged, defective, or materially different from what was described.
- You provide clear photographic or video evidence of the damage or defect at the time of receipt.
- The item has not been used, altered, or further damaged after receipt.

Change of Mind — Not Eligible

Refunds or returns will NOT be granted solely because you changed your mind, no longer want the item, or feel the product did not meet personal expectations that were not explicitly promised in the product listing. We guide our customers to review all product details carefully before purchasing.

Shipping Carrier Responsibility

All physical orders are shipped with tracking and handed off to a third-party postal or shipping carrier (such as USPS, UPS, or FedEx). Once a package has been tendered to the carrier and a tracking number has been issued, Kim's

Journeys Online is not responsible for:

- Delays in delivery caused by the carrier, weather, customs, or other circumstances outside our control
- Packages marked as delivered by the carrier but reported as not received
- Loss, theft, or damage that occurs after the package has been accepted by the carrier
- Incorrect delivery resulting from an address error provided by the customer at checkout

If your tracking information shows your package was delivered but you have not received it, we encourage you to check with neighbors, building management, or your local post office, and to file a claim directly with the shipping carrier. We will assist where we reasonably can, but we cannot issue refunds for carrier delivery failures.

Proof Required

All physical product refund requests must include documentation. We cannot process a refund based solely on a verbal or written description. Acceptable proof includes:

- Clear photographs showing the damage or defect upon receipt
- Video evidence if the damage is better demonstrated in motion
- A photo of the shipping packaging if damage appears to have occurred in transit

Approved refunds for physical products will be issued to your original payment method. Return shipping costs, if applicable, will be determined on a case-by-case basis. We will not ask you to return a product that arrived severely damaged.

5. Non-Refundable Situations

Refunds will not be issued in the following situations:

- You changed your mind after downloading or fully accessing a digital product.
- You changed your mind about a physical product without evidence of damage or defect.
- You did not achieve the business results, income, or outcomes you hoped for after completing a course, coaching session, or educational program. Results from any educational content or coaching offered by Kim's Journeys Online depend entirely on the individual's own effort, consistency, and application — factors we have no ability to control or measure. No refund will be issued on the basis that expected results were not achieved.
- You did not read the product description prior to purchase.
- The product did not meet personal expectations that were not promised in the listing.
- You experienced technical difficulties on your own device or internet connection unrelated to our systems.
- Your refund request is submitted after the applicable grace period or return window.
- Your account has been suspended or terminated for violations of our Terms of Use.
- The purchase was made as a promotional, bundled, or discounted offer specifically labeled as non-refundable.
- A physical product was not received due to an incorrect shipping address provided at checkout.
- A physical product was lost or delayed solely due to carrier error, weather, or other events outside our control.

6. How to Request a Refund

To request a refund under our grace-period exception, please contact us within the applicable window by emailing:

kim@kimsjourneysonline.com

Please include the following in your request:

- Your full name and the email address used for the purchase
- The product or service name and purchase date
- Your order number or transaction ID (found in your Payhip receipt or account)
- A brief description of the reason for your request

We will review your request and respond within 3–5 business days. Approved refunds are typically processed back to your original payment method within 5–10 business days, depending on your bank or payment processor.

7. Subscription Cancellations

You may cancel your Tasks Manager subscription at any time through your account settings or by contacting us at kim@kimsjourneysonline.com. Cancellations take effect at the end of the current billing period. You will retain access to the service through the end of your paid period.

Cancellation does not automatically trigger a refund unless it falls within the grace-period exception outlined in Section 3.

8. Technical Issues & Delivery Problems

If you experience a technical issue that prevents you from accessing a product you purchased — such as a broken download link, failed delivery, or system error on our end — please contact us immediately. We will make every effort to resolve the issue promptly. If we are unable to resolve it, a full refund or replacement will be offered.

9. Chargebacks & Payment Disputes

We ask that you contact us directly before filing a chargeback or payment dispute with your bank or card issuer. We are committed to resolving concerns fairly and promptly. Initiating a chargeback without first contacting us may result in suspension of your account pending resolution of the dispute.

10. Changes to This Policy

We reserve the right to update this Refund Policy at any time. Changes will be posted on our website and the effective date will be updated accordingly. Continued use of our services after a policy update constitutes acceptance of the revised terms.

11. Contact Us

Questions about this policy? We're happy to help:

Kim's Journeys Online | Owned & Operated by Kimberly Storey
208 Timberline Lane, Princeton, Louisiana 71067
kim@kimsjourneysonline.com
kimsjourneysonline.com

We are guided by this principle: Help people first, build with faith and integrity, and the right growth will follow. We stand behind that in every transaction.