

Joy Vernon Tarot and Reiki Class Refund Policy

Terms of Enrollment

When you sign up for a class, you're either (1) reserving a spot that prevents someone else from taking that class, or (2) being counted in the minimum number of enrollments, which sometimes determines whether or not the course will run.

I cannot provide refunds or offer makeup sessions for classes missed for any reason, including but not limited to illnesses, job losses, emergencies or events beyond anyone's control. Often when one begins to step out of one's limited self and into a more authentic, visible and divinely connected self, the powers of resistance wage a battle against this transformation. The powers of resistance can be sneaky and underhanded, they may feel like they are trying to protect you, or they may just point out with misguided logic why this change is not good for you. It is my mission to help you through your personal and spiritual transformation, but I can't do that if you give up on yourself by succumbing to resistance. For this reason, I have discovered that the very best way I can support you is to hold you to your contracts with yourself and demand that you remain accountable to your higher self. One of the real-world manifestations of this mission is that I will not offer you an easy out by providing refunds on classes.

If I cancel a class for any reason, all payments and deposits will be refunded in full.

Cancellation Policy

Classes

1. If I cancel a class for any reason, a full refund of deposit and all prepaid class fees will be given.
2. "Class" means any class, course, meetup, group, workshop, or similar.
3. The due date is defined as the first day of class, unless an earlier due date is specified in the event description or in written communication from the class instructor, facilitator or assistant.
4. "Prepaid class fees" are monies in excess of the deposit, which have been paid prior to the due date.
5. Deposits
 - a. A deposit is due to hold your spot for any class.
 - b. Up until eleven days prior to the start of the class, the deposit is fully refundable or transferable.
 - c. Starting ten days prior to the start of class, the deposit becomes non-refundable and non-transferrable.
 - d. Classes \$99 and less the deposit is 50% of the full class fee.
 - e. Classes \$100 and more the deposit is \$50.
 - f. If you are paying for a class with a monthly payment plan, the first month's payment is the deposit.

6. 1-Day Classes

- a. Up until eleven days prior to the start of the class, the deposit and any prepaid class fees are fully refundable or transferable.
- b. Starting ten days prior to the start of class until the day the balance is due, the deposit is forfeited. Any prepaid class fees are still fully refundable or transferable.
- c. As of the due date, no refunds are allowed and no payment may be transferred to another class.

7. Weekly or Ongoing Classes

- a. Up until eleven days prior to the start of the class, the deposit and any prepaid class fees are fully refundable or transferable.
- b. Starting ten days prior to the start of class until the day the balance is due (usually the first day of class, but in some cases other due dates may be in effect), the deposit is forfeited. Any prepaid class fees are still fully refundable or transferable.
- c. As of the due date (usually the first day of class, but in some cases other due dates may be in effect), no refunds are allowed and no payment may be transferred to another class.

8. I reserve the right to charge late fees and interest on any overdue balance.

9. I reserve the right to remove any student from a class at my discretion or the discretion of the class instructor, facilitator or assistant.

10. This policy is subject to change at any time with or without notice.