Givingisblessed.org Policies and Procedures

1. Introduction

Welcome to Givingisblessed.org! These Policies and Procedures (referred to as "Policies") are established to govern your interaction with and use of the Givingisblessed.org website (hereinafter referred to as the "Website"). This document outlines the terms and conditions that regulate your access to and utilization of the services provided by the Website.

By accessing or using the Website, you expressly acknowledge and agree to be bound by these Policies in their entirety. Your use of the Website constitutes your acceptance of these Policies, including any amendments made to them from time to time. If you do not agree with any part of these Policies, you are prohibited from accessing or using the Website.

We reserve the right to modify, amend, or update these Policies at any time without prior notice. Such modifications will be effective immediately upon posting on the Website. It is your responsibility to regularly review these Policies to ensure your continued compliance. Your continued use of the Website following the posting of any changes constitutes your acceptance of those changes. If you do not agree with the amended Policies, you must cease using the Website.

In the event of any material changes to these Policies, we may provide notice of such changes through prominent notification on the Website or via email to registered users. However, it is your responsibility to stay informed of any updates or modifications to these Policies by regularly checking the Website.

2. User Eligibility

In order to create an account and utilize the services offered on the Website, you must be at least 18 years of age.

By using the Website, you represent and warrant that:

- i. You are of legal age to form a binding contract with Givingisblessed.org.
- ii. You are in good standing and have the legal authority to enter into agreements under applicable law.
- iii. You will not use the Website for any illegal or unauthorized purpose.

3. Receiver Policy

3.1 Categories

The Website offers various categories to support individuals in need:

Give a Future: This category supports students pursuing specifically designated accredited degrees in healthcare fields by facilitating donations towards their tuition. Currently supported degrees include:

- 4-year degrees in Nursing
- 4-year degrees in Technology
- 6-months to 2-years degree in Caregiving

3.2. Eligibility

To be eligible to receive support through the "Give a Future" category, you must meet the following criteria:

- i. You must be a currently enrolled student at an accredited college or university.
- ii. Your total verifiable family monthly income must fall below a predetermined threshold established by Givingisblessed.org (currently, USD \$400 or equivalent).
- iii. You must be between 18 and 40 years old (inclusive).

3.3. Process

- 3.3.1. Account Creation: Create an account on the Website and establish a detailed profile outlining your educational goals and financial needs.
- 3.3.2. Verification: Provide verifiable documentation regarding your enrollment status and educational institution (e.g., student ID, acceptance letter).
- 3.3.3. Contact Information: Choose whether to display your contact information publicly on your profile.
- 3.3.4. Donation Allocation: Understand that all donations received through your profile will be directed towards your tuition payments minus a maximum administrative fee of 10%. This administrative fee covers the costs associated with promoting the platform, maintaining the website, and supporting our non-volunteer staff.
- 3.3.5. Education Fund Allocation: Acknowledge that Givingisblessed.org reserves the right to allocate funds from the general education fund at its discretion to support qualified students, while prioritizing fairness and accountability in such allocations.
- 3.3.6. Disqualification: Agree that Givingisblessed.org may disqualify you from receiving further support if you are found to have provided misleading information or if your school confirms non-payment of tuition with funds received through the Website.

3.4. Give an Opportunity

This category caters to individuals seeking financial assistance in the form of **investment or job sponsorship opportunities**. Similar to the job sponsorship section, any agreements reached between the recipient and the donor/investor occur outside of our platform. Givingisblessed.org is not a party to such agreements and assumes no responsibility for their outcome.

3.4.1. Financial Aid

Open to those facing financial hardship, demonstrably evidenced by a total verifiable family monthly income falling below USD \$400 or equivalent.

Procedure: Applicants must provide a concise narrative explaining their circumstances and goals (maximum 500 words). Contact information will be hidden by default, with an option for display on your profile.

3.4.2. Job Sponsorship

Open to qualified professionals (nurses, caregivers, technology professionals) seeking employment abroad.

Eligibility: Verifiable diplomas/certifications and relevant work experience are mandatory requirements for this category.

Procedure: Applicants must provide a concise professional profile highlighting their skills and experience (maximum 500 words). Contact information will be hidden by default, with an option for display on your profile. We do not facilitate resumes or guarantee job placement. Please note that job sponsors may have additional requirements beyond those listed here. We encourage you to carefully review any specific requirements outlined by potential sponsors in their job postings.

3.5. Give to the Needy/Sick

These categories offer financial aid to individuals facing extreme financial hardship due to basic needs or medical expenses.

We do not maintain resumes or any other application materials on our platform. Individuals seeking assistance can provide their contact information directly to potential donors through their profile settings.

4. Donors Policy

- 4.1. All transactions conducted on the Website are denominated in USD. Fluctuations in exchange rates may occur, and Givingisblessed.org is not liable for any discrepancies arising from such fluctuations.
- 4.2. Donations made to specific receivers are considered final and irreversible once processed.
- 4.3. Donations directed to the education fund will be allocated at Givingisblessed.org discretion to support qualified students pursuing designated fields of study.

5. Job Sponsors Policy

5.1. Givingisblessed.org is not a recruitment agency and does not charge any fees for connecting job seekers with potential sponsors

- 5.2. We act as a platform to connect job seekers with potential sponsors based on profiles created by both parties. We do not independently verify the accuracy of the information presented or the qualifications of either job seekers or sponsors.
- 5.3. Any agreements or contracts established between job seekers and sponsors occur outside our platform. Givingisblessed.org is not a party to such agreements and assumes no responsibility for their outcome.
- 5.4. Minimum Contribution: A minimum donation of USD \$10 is required to access contact information of job seekers (who have consented to being contacted). This donation will be directed towards the education fund established by Givingisblessed.org.

6. Website Disclaimer

Givingisblessed.org strives to maintain a platform free of fraudulent activity. However, we cannot guarantee the complete authenticity of user-generated content, including profiles and narratives submitted by receivers and job seekers. We reserve the right to remove misleading or untruthful postings identified by our team or reported by users.

7. Dispute Resolution

In the event of a dispute arising from your use of the Website, you agree to attempt to resolve the dispute informally by contacting Givingisblessed.org. If we are unable to reach a mutually agreeable resolution, you agree that the dispute will be settled by binding arbitration in accordance with the rules of the American Arbitration Association. The arbitration will be held in [insert city/state], and the decision of the arbitrator will be final and binding on both parties.

8. Privacy Policy

Givingisblessed.org collects certain information from users during the account creation process and throughout their use of the Website. We maintain a separate Privacy Policy outlining our data collection and usage practices, which you can access at https://givingisblessed.org/OnlinePrivacy.php.

9. Governing Law

These Policies and your use of the Website will be governed by and construed in accordance with the laws of Maryland, United States of America (USA.

10. Amendments

Givingisblessed.org reserves the right to modify these Policies at any time without prior notice. We will post any modifications on the Website. Your continued use of the Website following the posting of any modifications constitutes your acceptance of the modified Policies.

11. Entire Agreement

These Policies constitute the entire agreement between you and Givingisblessed.org regarding your use of the Website.

12. Severability

If any provision of these Policies is held to be invalid or unenforceable, such provision shall be struck and the remaining provisions shall remain in full force and effect.

13. Contact Us

If you have any questions about these Policies, please contact us at info@givingisblessed.org.