**Terms & Conditions (T&C) Agreement**

**Title:** Terms and Conditions of Use  
**Effective Date:** September 1, 2025

**1. Acceptance of Terms**

By creating an account and using our application, you agree to be bound by these Terms and Conditions (“Terms”). If you do not agree, do not use the app.

**2. Eligibility**

You must be at least 18 years old and legally capable of entering into this agreement.

**3. Use of the App**

You agree to use the app only for lawful purposes and not to misuse or tamper with its functionality, services, or data. This app does not denote tax or investment advice. Please consult with a licensed professional regarding any tax and investment issues that are discussed.

**4. Account Information**

You are responsible for maintaining the confidentiality of your login credentials. All information you provide must be accurate and up to date.

**5. Data Collection & Use**

By using the app, you consent to the collection, use, and storage of your personal and behavioral data in accordance with our [Privacy Policy].

**6. Third-Party Integrations**

This app may include features that integrate with third-party platforms (e.g., Facebook, Instagram). You acknowledge and accept their respective terms.

**7. Modifications to Terms**

We reserve the right to update these Terms at any time. Continued use of the app constitutes acceptance of the updated Terms.

**8. Termination**

We may suspend or terminate your access if you violate these Terms.

**9. Limitation of Liability**

We are not liable for indirect or incidental damages arising from your use of the app.

**10. Governing Law**

These Terms are governed by the laws of the State of [Insert Jurisdiction].

**By checking the box and entering your initials below, you acknowledge that you have read, understood, and agree to be bound by these Terms.**

**👨‍💻 Lovable Developer Prompts**

**✅ 1. Prompt to Display Terms Document**

Create a modal or scrollable popup window labeled “Terms and Conditions”.

Load static content from a legal document asset or HTML block containing the T&C outlined above.

Add a close (X) button in the top-right and a "Continue" button at the bottom.

Ensure the user scrolls to the bottom before enabling the "Continue" button.

**☑️ 2. Prompt to Add Acknowledgment Checkbox + Initials**

Under the Terms modal, add the following:

- A checkbox labeled “I agree to the Terms and Conditions”.

- A required text input field labeled “Enter your initials to confirm”.

Disable the “Continue” button until:

- The checkbox is selected

- The initials input is not empty

**➡️ 3. Prompt to Proceed to Intake Questions**

Upon clicking “Continue”:

- Validate checkbox and initials field

- Save user’s agreement status and initials to the database (in a field like: terms\_accepted = true, initials = “JW”)

- Navigate user to the “Intake Questions” screen (Step 2 in the signup flow)

- Display a welcome message and start with the first intake prompt

Would you like a PDF version of the Terms with these prompts included for developer documentation or legal compliance?