

■ Pay It Forward - Legal Document Bundle

1. Privacy Policy (User-Facing)

Effective Date: [Insert Date] 1. Information We Collect - Name, email, address, and payment information (processed securely via Stripe/PayPal). - Session notes created by counselors/peer specialists. - Live chat and video session content. 2. How We Use Information - To provide and improve services. - To process payments. - To monitor safety, compliance, and quality. 3. Access to Information The Owner/Director of Pay It Forward has full access to all user data, including session notes, live chat, and video feeds, for monitoring, safety, and operational purposes. 4. Confidentiality and Exceptions Conversations are private but not absolutely confidential. Counselors/peers must report disclosures of suicidal thoughts, self-harm, or intent to harm others to the Director immediately. 5. Third-Party Services We use trusted third parties (e.g., Stripe, PayPal) to process payments. We do not store full payment details on our servers. 6. User Consent By using Pay It Forward, you consent to the collection, storage, and review of your data by the Owner/Director. 7. Your Rights You may request a copy or deletion of your personal data at any time by contacting us.

2. Terms of Service (User Agreement)

Effective Date: [Insert Date] 1. Eligibility Users must be 18+ or have parental consent. 2. Services Pay It Forward provides wellness support through counselors and peer specialists. It is not a substitute for emergency or medical care. If in crisis, call 911 or the Suicide & Crisis Lifeline (988). 3. Payments Subscriptions, journals, and session fees are billed securely. Refund policies apply as stated at purchase. 4. Confidentiality & Safety Sessions are private but may be reviewed by the Owner/Director. Emergencies (suicide, self-harm, threats to others) will be reported. 5. Prohibited Conduct - No harassment, hate speech, or unsafe behavior. - No sharing of another user's information. 6. Termination Accounts may be suspended or terminated for violations of these terms. 7. Limitation of Liability Pay It Forward provides wellness support but does not guarantee specific outcomes. The company is not liable for medical or psychiatric emergencies. 8. Consent By creating an account, you agree to these Terms and acknowledge the Privacy Policy.

3. Independent Contractor Agreement (Counselors & Peer Specialists)

This Agreement is between Pay It Forward LLC ("Company") and [Contractor Name] ("Contractor"). 1. Relationship The Contractor is an independent contractor, not an employee. Contractor is responsible for their own taxes. 2. Services - Counselors: Provide client sessions, create session notes. - Peers: Provide peer support as scheduled. 3. Compensation - Counselors: \$50-\$70 per session. - Peer Specialists: \$20/hour. Payments issued bi-weekly via Stripe. 4. Confidentiality Contractor must protect all client information. Session notes and conversations are Company property. 5. Reporting Duty Contractor must report immediately to the Director if a client discloses suicidal intent, self-harm, or plans to harm others. Reports are submitted via the in-app system. 6. Monitoring The Owner/Director may access and review session notes, live conversations, and video feeds at any time for safety, compliance, or quality control. 7. Code of Conduct Contractor agrees to maintain professionalism, avoid discrimination or harassment, and comply with Company policies. 8. Termination This Agreement may be terminated at any time by either party with written notice. Violation of confidentiality or reporting duties may result in immediate termination. 9. Entire Agreement This document constitutes the entire agreement between the parties.