

Cut College Costs LLC dba HBCU Money Guide (“we,” “us,” “our”) respects the privacy of its customers and visitors (“you”) and is committed to maintaining the privacy and confidentiality of your information including your personal information (collectively, “information”). This Privacy Policy explains what information we collect about you on our website(s) (“Site”) and through other internet-based mechanisms (e.g., email and social media), our online searchable database, and our services generally (collectively, “Services”), how we use and disclose such information, and the safeguards we have in place to reduce the risk of unauthorized access and use of such information. We offer various products and services including HBCU Money Guide scholarship search database for students and downloadable and physical materials. How we collect, use, and disclose your information will vary based on your relationship with us, the Site(s) you visit, and the Services you use.

This Privacy Policy also provides information about information we process as a service provider to scholarship providers and other organizations (“Clients”).

By visiting our Site and/or using our Services, you accept our privacy practices described in this Privacy Policy. This Privacy Policy is also a part of our Terms of Use.

## **1. PRIVACY POLICY CHANGES**

This Privacy Policy is subject to change. We encourage you to review this Privacy Policy frequently for any revisions or amendments. Such changes to this Privacy Policy will be posted on the Site and will be effective immediately upon posting. You will be deemed to have been made aware of and have accepted the changes by your continued use of the Site or Services after the changes have been posted.

## **2. INFORMATION WE COLLECT AS A BUSINESS**

### **a. Personal Information**

We may collect information that personally identifies, relates to, describes, or is capable of being associated with you (“Personal Information”), including:

- Identifiers (*e.g.*, name, date of birth, social security number, email address, mailing address, IP address, login username & password, links to social media profiles)
- Personal Information listed in Cal. Civ Code 1798.80(e) (*e.g.*, name, signature, address, telephone number, education level, credit/debit card number, brand, expiration date, and other information under this category to the extent such information is covered by another category)
- Protected classification characteristics under California or federal law (*e.g.*, gender, ethnicity, citizenship, military affiliation)
- Commercial Information (*e.g.*, payment method, subscription history, transaction history, scholarship history, donation history)
- Internet or Other Electronic Network Activity (*e.g.*, device information such as operating system and browser type, email system data such as inbox and outbox content, affiliate marketing data such as transaction ID and offer ID, device type, other technical information regarding your use of our Site/Services that can be associated with you)
- Geolocation Information (city-level)

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- Audio, electronic, visual, thermal, olfactory, or similar information (*e.g.*, photos, videos)
- Professional or Employment-Related Information (*e.g.*, occupation, job title, employer)
- Education information meaning non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99)) (*e.g.*, high school name, college name, grade point average, career goals, field of study, grade level, major, essays, transcripts, recommendation letters)
- Inferences drawn from the above categories of Personal Information that relate to your preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

### **b. Sensitive Personal Information**

We may also collect certain types of Personal Information that may be considered sensitive under relevant laws (“Sensitive Personal Information”) such as:

- Ethnic origin
- Citizenship
- Communications not directed to us such as mail, email, or text message content where we are not the intended recipient. This is considered Sensitive Personal Information for California residents only.
- Account username and password. This is considered Sensitive Personal Information for California residents only.

The types of Personal Information we collect about you may vary based on how you use our Site(s) and/or Services.

### **c. Usage Data**

We automatically collect information in connection with the actions you take on a Site and in connection with using the Services (“Usage Data”). For example, each time you use a Site, we automatically collect your IP address, location, hardware settings, browser type and settings, time and duration of your connection, and other device information. We use this information to improve the performance and functionality of our Site(s) and Services, and to better understand how individuals interact with our Site(s) and Services. If this information is capable of being associated with you, directly or indirectly, we treat it as Personal Information. If this information is not capable of being individually associated with you, we treat it as Usage Data.

### **d. Communication Recording**

We and/or our Service Providers (as defined below), may record calls and retain the content of chat conversations or other written/electronic communications between you and us and/or our Service Provider. By communicating with us and/or our Service Provider, you consent to such recording and retention of communications.

## 3. HOW WE COLLECT INFORMATION AS A BUSINESS

### a. Voluntary Disclosure

We may ask you to provide us with Personal Information when you register with our Site(s)/Services, purchase a service, download materials, purchase materials, leave a testimonial, communicate with us (online or offline), and at other times. You are not required to provide us your Personal Information; however, if you choose not to provide the requested information, you may not be able to use some or all of the features of the Site or Services or we may not be able to fulfill your requested interaction.

### b. Cookies

We use cookies (a small text file placed on your device to identify your device and browser) to improve the experience of a Site and Services, such as keeping track of your activities on the Site, recognizing return visitors, and analyzing our promotions and Site traffic. Some third parties who advertise on our Site(s) may also use cookies similar technologies. Many web browsers are initially set up to accept cookies. You can reset your web browser to refuse all cookies or to indicate when a cookie is being sent. Instructions for how to manage cookies in popular browsers are available at: [Internet Explorer](#), [Firefox](#), [Chrome](#), [Safari \(iOS\)](#), [Safari \(Mac\)](#), and [Opera](#). However, certain features of our Site(s) or Services may not work if you delete or disable cookies.

We use the following types of cookies:

- **Session Cookies**: Session cookies keep track of you or your information as you move from page to page within the Site/Services and are typically deleted once you close your browser.
- **Persistent Cookies**: Persistent cookies reside on your system and allow us to customize your experience if you leave and later return to the Site/Services. For example, persistent cookies may allow us to remember your preferences.
- **Strictly Necessary Cookies**: Strictly necessary cookies are, as their name suggests, necessary for the operation of the Site and/or Services. These are cookies that facilitate our compliance with laws, allow us to verify your identity before you access restricted areas of the Site/Services, manage our network, or keep track of user input.
- **Advertising Cookies**: Advertising cookies are used to learn more about you and advertise our products/services that might interest you; however, we do not use advertising cookies in a manner that would constitute cross-context behavioral advertising or targeted advertising as contemplated by applicable privacy laws.
- **Analytics Cookies**: Analytics cookies help us understand how our Site and Services are working and who is visiting our Site or using our Services. Google Analytics is one tool we use, and you can learn more by reviewing [Google's Privacy Policy](#).

Depending on the circumstances, we may use cookies to collect Personal Information, Usage Data, or both.

## **c. Tracking Pixels and Clear GIFs**

We employ software technology that enables us to track certain aspects of a user's visit to a Site. This technology helps us better manage content on the Site(s) by informing us what content is effective, how consumers engage with the Site(s), and how consumers arrive at and/or depart from the Site(s). The software typically uses two methods to track user activity: (1) "tracking pixels" and (2) "clear gifs."

Tracking pixels are pieces of executable code that are embedded in a web page that track usage activity including which pages are viewed, when they are viewed, and how long the pages are viewed. We utilize tracking pixels provided by third-party social media platforms such as Pinterest, Facebook, and TikTok. Clear gifs are tiny graphics with unique identifiers which are embedded in web pages and email messages that track whether or not a user has viewed a particular web page or email message. User activity information may be associated with additional information about a user's session, such as IP addresses and the type of browser used, and Personal Information, if provided by the user.

If you arrive at a Site by "clicking-through" from another website, then certain information about you that you provided to that other website, such as the terms you were searching that led you to that Site, may be transmitted to us and we may use it. You should review the Privacy Policy of any website from which you reached a Site to determine what information was collected by that website and for what purpose(s) you agreed that website could use that information. We may retain information about you provided to us by other websites and will only use it in accordance with this Privacy Policy. Such information may be associated with other Usage Data or Personal Information.

## **4. HOW WE USE AND SHARE INFORMATION AS A BUSINESS**

### **a. Generally**

We use Personal Information for internal purposes, such as to

- Provide you with our Site(s) and Services;
- Process or complete transactions you requested;
- Improve our Site(s) and Services, including customization and personalization;
- Market and remarket our products and services and the products and services of select third parties to you;
- Communicate with you about our Site(s) and Services
- Develop new products and services and enhance existing products and services; and
- Compile information and analyses to enhance the customer experience and improve our business.

We use Sensitive Personal Information to assist in scholarship search matching and to provide our Services to you as described above. We may also sell certain Sensitive Personal Information, like ethnicity and citizenship, to Third Parties (as explained more fully below). If you are a California resident, such use and/or disclosure is for additional purposes beyond those specified in 11 Cal. Code of Regs. § 7027(m).

## **b. Testimonials & Submissions**

If you provide a testimonial or other submission of information, we may post it publicly on our Site(s), via our Services, or in other advertising material. By providing a testimonial or submission, you give us permission to use it in any manner and for any purpose, including in marketing and advertising communications, and to share it with traditional and social media providers.

## **c. Service Providers**

From time to time, we may establish a relationship with other businesses who provide services to us and that we believe are trustworthy and have privacy practices consistent with ours that may include corporate affiliates (“Service Providers”). We contract with Service Providers to provide certain services to us, including:

- Online hosting and maintenance;
- Mobile and online application development, operation, and maintenance;
- Marketing and advertising design, distribution, tracking, and analysis;
- Payment processing;
- Management of access to services;
- Customer service & support;
- Information provision and notifications;
- Professional services such as legal, accounting, and management professionals;
- Data storage and management;
- Analysis of the Site and Services for performance, business, technical, and user experience optimization; and
- Identity and contact information validation.

We only disclose the necessary Personal Information for our Service Providers to perform these services on our behalf. Each Service Provider is expected to use reasonable security measures appropriate to the nature of the information involved to protect your Personal Information from unauthorized access, use, or disclosure. Service Providers are prohibited from using Personal Information other than as specified by us. In the past twelve months, we have disclosed each category of Personal Information we collect (listed above) with one or more Service Providers.

## **d. Third-Party Selling and Sharing**

We may sell your Personal Information to other parties who are not our service providers (“Third Parties”). We do not share Personal Information with Third Parties for cross-context behavioral advertising or targeted advertising purposes. Any time we use the word “share” or its derivatives in this Privacy Policy, we mean sharing for cross-context behavioral advertising or targeted advertising purposes. When you provide Personal Information to us, you agree to be contacted by such Third Parties

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including without limitation schools or institutions in which you expressed interest. In the future we may sell and/or share Personal Information with Third Parties as outlined below:

Category of Third-Party Company	Categories of Personal Information	Sold or Shared	Business or Commercial Purpose
Scholarship providers	Identifiers Protected classification characteristics under California or federal law Education information Professional/Employment-related information Audio, electronic, visual, thermal, olfactory, or similar information Sensitive Personal Information (ethnicity & citizenship)		To enable the purchaser to market and provide their goods and/or services to you.
Colleges/Universities	Identifiers Protected classification characteristics under California or federal law Education information Sensitive Personal Information (ethnicity & citizenship)		To enable the purchaser to market and provide their goods and/or services to you.
Education finance providers	Identifiers Protected classification characteristics under California or federal law Education information Sensitive Personal Information (ethnicity & citizenship)		To enable the purchaser to market and provide their goods and/or services to you.
Advertising and marketing companies	Identifiers Protected classification characteristics under California or federal law Education information Sensitive Personal Information (ethnicity & citizenship)		To enable the purchaser to market and provide their goods and/or services to you.

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Student support organizations	Identifiers Protected classification characteristics under California or federal law Education information Sensitive Personal Information (ethnicity & citizenship)		To enable the purchaser to market and provide their goods and/or services to you.
Market research firms	Identifiers Protected classification characteristics under California or federal law Education information Sensitive Personal Information (ethnicity & citizenship)		To enable the purchaser to market and provide their goods and/or services to you.
Non-college/university education providers	Identifiers Protected classification characteristics under California or federal law Education information Sensitive Personal Information (ethnicity & citizenship)		To enable the purchaser to market and provide their goods and/or services to you.

Please note that even if you opt out, your information may still be disclosed to certain Third Parties for transactional purposes, such as scholarship search, when you direct us to do so. Additionally, Third Parties who have already received your Personal Information may continue to communicate with you and use your Personal Information. We do not control and are not responsible for Third-Party communications or the use of your Personal Information by Third Parties. Use of your information by a Third Party will be governed by that Third Party's terms of use and/or privacy policy.

**e. Other Third-Party Disclosures**

We may disclose your Personal Information to Third Parties for other purposes such as:

- To comply with applicable law, legal obligations, or valid legal processes such as search warrants, subpoenas, or court orders.
- In connection with a potential or completed merger, sale of assets, or other business transaction.
- For additional purposes with your consent where such consent is required by law.

In the past twelve months, we have disclosed the following categories of personal information to the following categories of Third Parties:

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Third Party Categories	Personal Information Categories
Government Agencies and Courts	None in past 12 months
Parties to Litigation	None in past 12 months
Potential acquirers of our business	None in past 12 months

## f. Mail & Email Marketing

We may use your Personal Information to market products or services to be of interest to you, or to provide you with special offers and opportunities, via mail & email. With respect to commercial email communications from us, you may opt out of these emails via a link in the footer of all commercial email messages. You may also opt out of mail and email marketing communications by emailing us at [contact@HBCUMoneyGuide.com](mailto:contact@HBCUMoneyGuide.com) with the subject line "Unsubscribe."

## 5. SECURITY

We recognize the importance of safeguarding the confidentiality of your Personal Information. Accordingly, we employ commercially reasonable administrative, technical, and physical safeguards to protect your Personal Information from unauthorized access, disclosure, and use. For example, we work to protect the security of your information during transmission using Secure Sockets Layer ("SSL") software and have deployed commercially reasonable encryption, firewalls, and access controls. Even with these safeguards, no data transmission over the Internet or other network can be guaranteed 100% secure. As a result, while we strive to protect information transmitted on or through our Site(s) and Services we cannot, and do not, guarantee the security of any information you or we transmit on our Site(s) or using our Services, or that you or we transmit over any other electronic network. You understand and agree that data and communications, including information collected and/or transferred via our Site(s) or Services, may be accessed by unauthorized third parties at rest or in transit. Your provision of information to us is at your own risk and is subject to this Privacy Policy and our Terms of Use.

## 6. BLOGS, FORUMS, TESTIMONIALS

Our Site(s) and/or Services may contain features such as blogs, forums, message boards, testimonial opportunities, or other public-facing message systems. If you use one of these features, your comments, including any Personal Information you share, will be viewable to other users and the public. You use such features at your own risk. We are not responsible for the Personal Information you share using such features or any consequences that result therefrom. We reserve the right, but are under no obligation, to remove any comments from such features that we believe, in our sole discretion, constitute defamation, libel, slander, obscenity, pornography, profanity, hate speech, discrimination, or otherwise offend other users or our brand.

## 7. OTHER WEBSITES



Please be aware that third-party websites and social media platforms accessible through our Site(s) and/or Services have their own privacy and data collection policies and practices. We are not responsible for any actions, content of websites, or privacy policies of such third parties. You should check the applicable privacy policies of those third parties before providing information to them.

## **8. COMPLIANCE WITH LAWS AND LAW ENFORCEMENT**

We cooperate with government and law enforcement officials and private parties to enforce and comply with the law. We may disclose Personal Information, Usage Data, and any other information about you to government or law enforcement officials or private parties if, in our sole discretion, we believe it is necessary or appropriate to respond to legal requests (including court orders, investigative demands, and subpoenas), to protect the safety, property, or rights of ourselves, users, or any other third party, to prevent or stop any illegal, unethical, or legally actionable activity, to enforce this Privacy Policy, our Terms of Use, or any other agreement you have with us, or to comply with law.

## **9. OTHER TRANSFERS**

We may share Personal Information and Usage Data with businesses controlling, controlled by, or under common control with us. If we are merged, acquired, or sold, or in the event of a transfer of some or all of our assets, we may disclose or transfer Personal Information and Usage Data in connection with such transaction. You will have the opportunity to opt out of any such transfer if, in our reasonable judgment, the new entity plans to handle your information in a way that differs materially from this policy.

## **10. HOW LONG WE RETAIN YOUR DATA**

We retain your Personal Information for as long as we have a relationship with you. We also retain your Personal Information for a period of time after our relationship with you has ended where there is an ongoing business need to retain it. This includes retention to comply with our legal, regulatory, tax, and/or accounting obligations. Generally, we retain Personal Information of individuals who engage with our Site or Services for approximately seven (7) years after their last login or expiration of their HBCU Money Guide subscription (whichever is later). If an individual creates an account with us as the parent or legal guardian of a student, we will retain their Personal Information for approximately the same period of time as we retain the Personal Information of the underlying student or three (3) years, whichever is longer. If you are an individual associated with a Client using our HBCU Money Guide for Business service, we will retain your Personal Information for approximately three (3) years after the last active scholarship posted by the Client under the account expires. The exact period for which we retain your Personal Information may be longer or shorter in accordance with our data retention policies and applicable law.

## **11. CHILDREN'S PRIVACY**

The Site is not intended for children under the age of 13 and we do not knowingly collect or sell Personal Information from children under the age of 13. If we become aware that we have inadvertently received Personal Information from a child under the age of 13, we will delete such information from our records. We do not sell Personal Information of any person we know is under the age of 16.

## **12. PERSONAL INFORMATION WE COLLECT AS A SERVICE PROVIDER FOR OUR CLIENTS**

When acting on behalf of our Clients as a service provider, we may collect, use, and disclose Personal Information for the purpose of servicing those Clients. The specific categories of Personal Information collected and how that Personal Information is used or disclosed is determined by our Client and will vary.

The Personal Information collected, used, and disclosed on our Clients' behalf is governed by their privacy policies. If you request information about the Personal Information we collect, use, and disclose on our Clients' behalf, we will direct you to contact the applicable Client(s).

### **13. ADDITIONAL CONSUMER RIGHTS**

If you are a resident of California, Colorado, Connecticut, Utah, or Virginia you have additional rights in regards to your Personal Information as defined below. If you request to exercise any of the following rights with regard to Personal Information we collect, use, and/or disclose as a service provider on behalf of our Client(s), we will direct you to contact the applicable Client(s).

#### **a. Right to Know**

You have the right to request twice per 12-month period that we provide you (i) the categories or specific pieces of Personal Information we collected about you; (ii) the categories of sources from which your Personal Information was collected; (iii) the business or commercial purpose for which we collected your Personal Information; (iv) the categories of Third Parties with whom we shared your Personal Information; (v) the categories of your Personal Information we sold and the categories of Third Parties to whom we sold such category Personal Information; (vi) our business or commercial purposes for selling/sharing Personal Information; and (vii) the categories of your Personal Information we disclosed for a business purpose to Third Parties and the categories of Third Parties to whom we disclosed such categories of Personal Information.

We are not permitted to provide access to specific pieces of Personal Information if disclosure of the Personal Information creates a high risk of potential harm such as financial information, social security numbers, and driver's license numbers. We will not provide specific pieces of Personal Information in response to a request unless you expressly request them.

#### **b. Right to Deletion**

You have the right to request that we delete any Personal Information we have collected about you. Please understand that we are not required to honor a deletion request if a legal exemption applies such as if we need the information to complete a requested or reasonably anticipated transaction, prevent security incidents or fraud, enable internal uses that are reasonably aligned with your expectations, or comply with legal obligations.

#### **c. Right to Correct**

Please contact us at [contact@HBCUMoneyGuide.com](mailto:contact@HBCUMoneyGuide.com) to update your Personal Information.

You have the right to request that we correct inaccurate Personal Information we maintain about you. After you request to correct inaccurate Personal Information, we will provide instructions for you to provide us with optional documentation to support your request and we will consider it.

We may decline to correct your Personal Information if a legal exemption applies such as if we determine that your request is fraudulent or abusive or if we determine that the information we have on file is more likely than not correct. We may decide to delete your allegedly inaccurate Personal Information instead of correcting it.

### **d. Right to Opt-Out from the Sale or Sharing of Personal Information**

You have the right to direct us not to sell or share your Personal Information to Third Parties. Please note that opting out of the sale or sharing of Personal Information will not impact any sale or sharing of your Personal Information that may have occurred prior to the date of your request.

We will recognize browser-based opt-out signals as required by law, specifically Global Privacy Control. If we receive an opt-out signal and are able to identify the consumer to whom the signal relates, we will treat the signal as a request to opt out of the sale or sharing of all Personal Information we have on file for the consumer and disable cookies and other tracking tools placed by Third Parties. If we receive an opt-out signal and are not able to identify the consumer to whom the signal relates, we will treat the signal as a request to opt out limited to the Personal Information we collect from the consumer during the online session during which the signal is present and to disable cookies and other tracking tools placed by Third Parties.

### **e. Right to Limit Use of Sensitive Personal Information**

If you are a resident of California, you have the right to limit our use of your Sensitive Personal Information to the purposes listed in 11 Cal. Code of Regs. § 7027(m) such as to provide the goods and services reasonably expected by the average consumer who requests such goods and services, to prevent fraud, and to verify or maintain the quality or safety of goods or services we provide.

If you are a Connecticut, Colorado, Utah, or Virginia resident, and you make a request to limit the use of your Sensitive Personal Information as defined under your applicable state's law, we will treat that request as a revocation of your consent for us to collect and process your Sensitive Personal Information and will delete your Sensitive Personal Information subject to any exemptions available under applicable law.

### **f. Right to Appeal**

You have the right to appeal our decision to deny, in full or in part, your exercise of privacy rights. If we deny your appeal, we will provide you with a written explanation of the reasons for our decision. If you are not satisfied with our explanation for the denial of your appeal, you may contact your state Attorney General to submit a complaint about the appeal results and we will provide you with instructions for doing so.

### **g. How to Submit a Request**

You may submit a request by emailing us at [contact@HBCUMoneyGuide.com](mailto:contact@HBCUMoneyGuide.com). If you submit your request via email, please include at least your name, mailing address, email address, and a description of your request.

After you submit your request, we may contact you to obtain additional information necessary to verify your identity. For example, we may require you to verify certain information in our files or submit a

signed declaration under penalty of perjury verifying your identity. We will not process your request without verifying your identity, so please respond promptly. If you do not respond timely to our requests for information, we may deny your request.

We will process verified requests to Know, Delete, or Correct Personal Information within 45 days of receipt, subject to any applicable exemptions and extensions permitted by law up to 90 days. We will process Opt-Out and Limit Use of Sensitive Personal Information within 15 business days of receipt. We will process Appeals within the time period required under applicable law, but generally within 45 days of receipt. If you have an online account with us, we will provide the response to your request via the online account, otherwise, we will give you the option to choose between mail and electronic delivery. We will retain a copy of your request for at least two years as required by law.

### **h. Authorized Agent**

If you are an authorized agent submitting a request on behalf of a California, Colorado, Connecticut, Utah, or Virginia resident, you must provide (i) a copy of a lawful power of attorney, (ii) a written signed authorization from the consumer, or (iii) other documentation evidencing your role as a guardian, conservator, or similar legal relationship over the consumer along with proof of your identity. You may provide this documentation via email to [contact@HBCUMoneyGuide.com](mailto:contact@HBCUMoneyGuide.com) after submitting the request. We may contact you and/or the consumer on whose behalf you claim to act to verify your authorization.

### **i. Non-Discrimination Notice**

We will not discriminate against any consumer for exercising their privacy rights under law or this Privacy Policy.

### **j. California “Do Not Track” Disclosure**

Do Not Track is a web browser privacy preference that causes the web browser to broadcast a signal to websites requesting that a user’s activity not be tracked. At this time, our Site and Services do not respond to “do not track” signals.

### **k. California Site Ownership Disclosure**

Under California Civil Code Section 1789.3, California residents are entitled to the following information: The provider of the Site is Cut College Costs LLC, 822 Guilford Avenue #1514, Baltimore, Maryland 21202. To file a complaint regarding the Site or to receive further information about the Site, please contact us. You may also contact the Complaint Assistance Unit of the Division of Consumer Services of the Department of Consumer Affairs in writing at 1625 North Market Blvd., Suite N 112, Sacramento, California 95834 or by telephone at (800) 952-5210.

## **14. ADDITIONAL NEVADA CONSUMER RIGHTS**

If you are a resident of Nevada, you have the right to direct us not to sell your Personal Information to Third Parties. You may exercise these rights by sending an email to [contact@HBCUMoneyGuide.com](mailto:contact@HBCUMoneyGuide.com) with the subject line “Nevada Opt Out.” Although Nevada law gives us 60 days to respond to your request, plus an additional 30 days in certain instances, we will strive to respond to your request as soon as reasonably possible. We may request additional information in order to verify your identity or locate your Personal Information.

## 15. CONTACT US

If you have any questions about our Site, Services, or this Privacy Policy, please email us at [contact@HBCUMoneyGuide.com](mailto:contact@HBCUMoneyGuide.com). You may also send us a letter to the following address:

Cut College Costs LLC dba HBCU Money Guide

Attn: Privacy Dept.

822 Guilford Avenue #1514

Baltimore, MD 21202