Terms and Conditions

Last Updated: September 25, 2025

Introduction

Welcome to Thread & Theory LLC. These Terms and Conditions ("Terms") govern your use of our websites, courses, digital products, services, and related platforms. By accessing or using our Services, you agree to be bound by these Terms.

Use of Services

You must be at least 18 years old to use our Services. You agree to use our Services only for lawful purposes and not to copy, modify, distribute, or resell our materials without permission.

Intellectual Property

All content provided through Thread & Theory LLC—including text, graphics, logos, downloads, templates, and course material—is the intellectual property of Thread & Theory LLC and protected under copyright and trademark laws.

Purchases and Payments

When purchasing products or services, you agree to provide accurate billing information. Payments are processed securely by third-party providers. By purchasing, you agree to our posted pricing, refund, and cancellation policies.

Refund Policy

Due to the digital nature of our products, all sales are final and non-refundable unless otherwise stated in writing. Coaching sessions may be rescheduled with 48 hours' notice but are non-refundable.

User Accounts

If you create an account, you are responsible for maintaining confidentiality of your login details. We reserve the right to suspend or terminate accounts for violation of these Terms.

Third-Party Links

Our websites may contain affiliate links, resources, or third-party integrations. We are not responsible for third-party websites and recommend reviewing their policies before engaging.

Limitation of Liability

Thread & Theory LLC is not liable for direct, indirect, or incidental damages resulting from use of our Services. Use of the Services is at your own risk.

Indemnification

You agree to indemnify and hold harmless Thread & Theory LLC, its employees, and affiliates from claims, damages, or expenses arising from your use of the Services or violation of these Terms.

Termination

We may suspend or terminate your access to Services without notice if you violate these Terms.

Governing Law

These Terms shall be governed by the laws of the State of Florida, USA, without regard to conflict of law provisions.

Changes to These Terms

Thread & Theory LLC may update these Terms at any time. Continued use of Services constitutes acceptance of updates.

Contact Information

For questions, contact: Johna Beckham Thread & Theory LLC Email: hello@threadandtheory.com Mailing Address: 7901 4th Street N, Ste 300, St. Petersburg, FL 33702 Effective Date: September 25, 2025