

## **Making Cents International Privacy Policy**

Making Cents International (“Making Cents”) is committed to maintaining the trust and confidence of visitors to our websites, located at -

[www.makingcents.com](http://www.makingcents.com)

[www.youtheconomicopportunities.org](http://www.youtheconomicopportunities.org)

[www.youtheosummit.org](http://www.youtheosummit.org)

Our privacy policy is designed to inform you about the types of information Making Cents may request or collect from you as a user of its websites. This policy is intended also to explain the conditions under which Making Cents uses and discloses this information and your rights in relation to that information. Changes to this privacy policy are discussed at the end of this document. Each time you use our websites, the current version of this privacy policy will apply.

### **INFORMATION COLLECTED AND USE**

We will not sell, exchange, or release users’ personally-identifying data to any third party, except to the extent necessary to comply with applicable laws or valid legal processes, to protect the rights and property of Making Cents, or to provide the services or information a user has requested. The information we collect is used to 1) provide improved online content and services; 2) customize the content and/or layout of our sites for each individual user; 3) to verify or enforce compliance with the policies governing our website and protect against misuse or unauthorized use of our websites; and 4) to process user requests in accordance with expressed consent of the user.

### **PERSONALLY-IDENTIFYING DATA**

*Personally-Identifying Data* is information such as name or email address that—without more information—can be directly associated with a specific person. Personally-identifying data may be requested if users wish to sign up for email lists, make purchases, register for an event, respond to a survey or access member/organization-restricted sections of a website. Personally-identifying data may include a user’s name, job roles, affiliation, age, gender, postal address, email address, photo, and social media accounts. This information is collected and maintained by Making Cents in accordance with this privacy policy.

### **Mailing Lists**

As part of our business practice, you have the option to receive different informational emails, newsletters, or e-bulletins. We grant users the option to add or remove themselves from Making Cents and affiliated websites’ mailing lists. As a general rule, we do not share information across our websites, platforms, or newsletters.

We use the third-party data processor MailChimp to carry out our mailing list and subscription services. We gather statistics on email opening and clicks using MailChimp’s service to help us monitor and improve our mailings. For more information, please see [MailChimp’s privacy policy](#). You can unsubscribe to general mailings at any time by clicking the unsubscribe link at the bottom of any of our emails or by emailing us at [info@makingcents.com](mailto:info@makingcents.com).

### **Financial Information**

We work with the third-party data processing vendor [Stripe](#) to provide processing of credit card transactions. These transactions may require personally-identifying information to process the request in a

secure environment. These sites use industry-standard encryption and secure web pages for transmission of credit card information to keep your information secure, accurate, current, and complete. Personally-identifiable data may be shared with Making Cents to allow us to confirm such transactions and/or complete the transaction. Any information received from Stripe is maintained in accordance with this privacy policy. Making Cents does not store credit card information. More information on Stripes privacy policy can be found at <https://stripe.com/us/privacy>.

#### NON-PERSONALLY-IDENTIFYING DATA

We do not require users to provide personally identifying information to access most content on our websites. However, non-personally-identifying data may be collected during your visit. Non-personally-identifying data is information that—without the aid of other information—cannot be directly associated with a specific person.

#### **Cookies and Website Tracking**

Making Cents and our affiliate websites use technologies such as cookies and Google Analytics to passively capture non-personally-identifying data, including standard log in information and details of your behavioral patterns upon visiting our websites. This is done to identify user preferences, diagnose technical problems, analyze trends, and generally help to improve user website experience.

#### **The information collected and processed includes the following:**

##### Device-specific data

- device's IP address (captured and stored in an anonymized format)
- device screen resolution
- device type (unique device identifiers), operating system, and browser type
- geographic location
- language

##### Log data

- referring URL and domain
- pages visited
- geographic location
- date and time when website pages were accessed

#### **Cookie Information**

Cookies are small data files transferred onto computers or devices by websites for recordkeeping purposes and to enhance functionality on our websites. Most browsers allow users to choose whether to accept cookies or not. If you do not wish to have cookies placed on your computer, please set your browser preferences to reject all cookies before accessing our websites. Please note that by doing so, some features of our websites may become unavailable.

To find out more about cookies, including how to see what cookies have been set and how to manage and delete them, visit [www.aboutcookies.org](http://www.aboutcookies.org).

#### SECURITY

We maintain appropriate secure data networks protected by firewall and password protection systems that meet industry standards to ensure protection of all user data. Making Cents' security and privacy policies are periodically reviewed and enhanced as necessary. Only authorized individuals have password-protected access to the information provided by users of our websites.

## EMAIL

All of our websites allow users to send email inquiries. We will only use the information provided to respond to the inquiry and will only send you general information via email. As a reminder, not all email agents are secure and sensitive personal data should never be included through a website inquiry.

## USER EXPRESSED CONSENT/OPT-OUT POLICY

When a user's personally-identifying-data is requested from Making Cents, users are provided a clear and accurate description of how the information will be used, processed, and stored to fulfill their request. All users must express clear consent to have their information processed and/or stored in accordance with the intended service being provided.

In some cases personally-identifiable data is required to process certain user requests, though users are entitled to opt-out of any data collected and/or stored by Making Cents, by means of direct request to [info@makingcents.com](mailto:info@makingcents.com). However, users will continue to receive communications in response to all website email inquiries regardless of established preferences. Please also note that the opt-out process may take some time to complete, consistent with applicable law.

## ACCESS TO YOUR PERSONAL INFORMATION

You have the right to request access, amend, or delete any of your personal data held by Making Cents at any time. If you would like to request any of the mentioned rights to your data, please send that request to coordinates listed under "Contact Us" below.

## THIRD-PARTY SITES

We use several third-party websites/vendors for data processing. All vendors are vetted by Making Cents to be in compliance with applicable laws and security standards. Data received by Making Cents is stored/processed in compliance with this privacy policy. When a user is redirected to a third-party website, the privacy policy of that website or vendor takes precedence. Making Cents does not give permission for the processor nor the third party to share personally-identifying information in any way unrelated to the specific transaction.

## CHANGES TO THIS PRIVACY POLICY

We keep our privacy policy under regular review and we will place any updates on our website. This privacy policy was last updated May 21, 2018.

## CONTACT US

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