creating Momentum

Creating Momentum

Terms, privacy and refund policy

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This page covers what you agree to when you join the Creating Momentum Program: what you're buying, how refunds work, what the Program is and isn't, and how we look after your data. We've kept it as short and readable as possible. The Spoon & Symptom Tracker App has its own privacy policy and terms of use.

Terms

Who we are

The Creating Momentum Program is offered by MomentümConsulting OÜ, a company registered in Estonia (registry code 17290864, VAT number EE102884593), trading as Creating Momentum ("we"). You can reach us at support@creatingmomentum.org.

What the Program is

The Creating Momentum Program is a self-paced online educational program that helps people with Long Covid and post-Covid learn about practical steps to manage their energy and condition together with their doctor. It runs in four phases (Stabilize, Support, Expand and Sustain). When you buy a phase, you get:

- the video lessons and resources for that phase, available straight away
- access to the community spaces on Circle
- Founding members also get the Spoon & Symptom Tracker App free as a bonus. For other members it's available as a paid add-on. The app has its own privacy policy and terms of use.

Once you've bought a phase, your access to it doesn't expire. If we ever stop offering the Program, the section "Availability and changes" below explains what happens.

If you join as a founding member, you get early access while a phase is still being tested. Lessons and content may change based on founding member feedback.

The Program is not medical care

The Program is for educational purposes only. It's based on medical research and on Sara's medical background and lived experience, but it isn't designed to replace or provide medical advice, and it doesn't diagnose, treat or cure any condition. Joining the Program doesn't make Sara or anyone at Creating Momentum your healthcare provider and joining the Program doesn’t mean you and Sara have a patient-provider relationship. The Program works alongside your own healthcare team.

- Talk to your own doctor before you change, stop or start any medications, supplements or treatments.
- Keep seeing your own doctor or care team about your health and symptoms.
- Everyone's Long Covid is different, so we can't promise any particular result or a specific timeline.
- If you feel unwell in a way that worries you, contact a doctor or emergency services.
- The community space is to ask questions about the program and it’s contents. It’s not a space to ask for medical advice. Also what other members share in the community is their own experience, not medical advice.

Immediate access and your right of withdrawal

In the EU, you normally have 14 days to cancel an online purchase without giving a reason. This right doesn't apply to digital content that you start using straight away, as long as you agree to that beforehand.

Because the lessons and resources are available the moment you pay, we ask you at checkout to agree to get access straight away, and to confirm that you understand you then lose your 14-day right of withdrawal. We confirm this in the email you receive after your purchase.

Refund requests

If you've bought a phase and it isn't what you expected, email support@creatingmomentum.org within 14 days of buying it and tell us why. We can't offer a refund once you've watched 3 or more videos or downloaded 2 or more resources from that phase. Otherwise, we look at each request individually and always get back to you.

If we refund a phase, your access to it ends. If you're a founding member, a refund also ends your free access to the Spoon & Symptom Tracker App. You then have 30 days to log in and export your app data.

None of this affects your legal rights if something you bought doesn't work as described. In that case, let us know and we'll fix it, or offer you an alternative solution if we can't.

Your account

- Your Circle account is personal, so please don't share your login or let others use the Program through your account. If you do, your account will be suspended.
- Keep access to your email account safe, because login codes are sent there.
- Your Spoon & Symptom Tracker App account is separate. Closing your Program account doesn't delete it, unless we close your account because of a breach of these terms or the community guidelines.
- You need to be 18 or over to join.

The community

The community is a place for support, so we ask everyone to:

- be kind and respectful to each other
- share experiences rather than medical advice, and not tell others to start or stop a treatment
- not sell or promote products, services or treatments other than those from Creating Momentum
- keep what others share private, and not pass it on outside the community without their permission

We may remove posts, or suspend or close an account, if someone doesn't follow these guidelines, misuses the community (for example by trying to get around its security or overloading it), or uses it for anything unlawful. Where needed, we may report it to the relevant authorities.

You keep ownership of what you post. By posting, you allow us to show it in the community. We won't use your posts outside the community, for example as a testimonial, without asking you first.

Our content

The lessons, videos, guides and other materials in the Program belong to Creating Momentum and are protected by copyright. You're welcome to use them as directed during the program, but it’s not allowed to copy, record, share, sell or publish them, or use them to create your own courses, programs or materials.

If you do, we may suspend or close your account straight away, without a refund. We may also take legal steps to stop it, and hold you liable for any damage or costs this causes us, as far as the law allows.

Availability and changes

When purchasing a phase you will get lifetime access. Lifetime access in this case means access to the Program phase for as long as Creating Momentum continues to offer it. Access ends earlier if you delete your account, or if we suspend or terminate your account due to a breach of our Terms or Community Guidelines.

We work to keep the Program and the community running, but we can't promise the Program will always be available or free of errors. If we ever stop offering it, we give at least 30 days' notice.

Liability

We are not liable for decisions you make based on the Program, or for losses caused by the Program or the community being unavailable. Nothing in these terms limits rights you have under consumer law.

Questions and complaints

If something isn't right, email support@creatingmomentum.org and we'll do our best to sort it out with you. If we can't, you can contact the consumer protection authority in your country.

Law

These terms are governed by Estonian law. If you live in the EU, you also keep the protection of the consumer laws of the country where you live.

Changes to these terms

If we change these terms, we tell you in the Program or by email before the changes apply. If you don't agree, you can ask us to close your account.

Privacy policy

We only collect what we need to run the Program and the community. We never sell your data or show you ads. What you log in the Spoon & Symptom Tracker App is covered by the app's own privacy policy.

Who we are

The Program is run by MomentümConsulting OÜ, registered in Estonia and trading as Creating Momentum ("we"). We decide what data we collect and why. Questions about your data can go to privacy@creatingmomentum.org.

What we collect

What	Examples	Why
Your account and profile	Name, email address, profile photo and anything you add to your profile	To give you access and show who you are in the community
Your purchases	Which phases you bought, when and for how much, and your billing country	To give access to Program phases and spaces, take payments, send invoices, handle refunds and charge the right VAT
Your progress	Which lessons you've completed	So you can pick up where you left off
What you post	Posts, comments, messages and reactions in the community	To run the community
Emails	Your name and email address, and whether you open or click our emails	To send you emails about the Program and see which ones are useful
Messages to us	Emails and feedback you send us	So we can read and answer them

Your card details are handled by Stripe, and we never see your full card number.

Why we use this information

- **To give you what you bought:** your account, purchases, progress and community posts are needed to provide the Program.
- **Because the law requires it:** we keep invoices and payment records for 7 years under Estonian accounting law.
- **Because you're a member:** we email you relevant updates about the Program, such as new lessons or phases.
- **Because you agreed:** if you signed up for updates before joining, we email you relevant updates about the Program. Every email has an unsubscribe link.
- **To keep things safe and improve them:** we use feedback and moderate the community.

Sharing health information in the community

You don't need to share anything about your health to take part. Anything you post in the community can be seen by all other members. Our community guidelines ask members to keep what others share private, but we can't control what other members do with what they read. So please only share what you're comfortable with. You can edit or delete your own posts at any time.

Who can see it

Other members can see your profile and what you post in the community. We can see the member list, purchases, progress and posts, to run the Program and help you.

Where it is stored

We use these companies to run the Program. They process your data only on our behalf and under data protection agreements:

Company	What it does	What it handles
Circle	Community, lessons and checkout	Your account, profile, posts, progress and purchases
Stripe	Payments	Your payment details and purchase history
Kit	Emails about the Program	Your name, email address and whether you open or click our emails

These companies are based in the United States. Where data leaves the EU or UK, they rely on standard contractual clauses (with the UK addendum for UK data) or the EU–US Data Privacy Framework and its UK extension.

This doesn't include the companies for the Spoon & Symptom Tracker App, which explains how it stores data in its own privacy policy.

How long your information is kept

- Your Program account, for as long as you have access. If you ask us to delete it, we do so within 30 days.
- Invoices and payment records, for 7 years, because Estonian accounting law requires it.
- Your email address in our mailing list, until you unsubscribe with the link in any of our emails.

Your rights

You have the right to see, correct, download and delete your data, and to object to how we use it. You can edit your profile and delete your own posts yourself, and you can unsubscribe from our emails with the link at the bottom of each one.

For anything else, email privacy@creatingmomentum.org and we'll reply within a month. If you have a complaint, you can reach out to the data protection authority where you live.

Cookies

Circle and Stripe use cookies that are needed to log in and to pay. Their own cookie policies explain these.

Our emails contain a small pixel and tracked links so we can see which emails are useful. You can block this by turning off images in your email app.

Who the Program is for

The Program is for adults (18 and over).

Changes to this policy

If we change this policy in a way that affects you, we tell you in the Program or by email before it takes effect. The date at the top shows the latest version.

Contact

Creating Momentum, a brand of MomentümConsulting OÜ,
Tööstuuse 71-75, 10416 Tallinn, Estonia
Questions about these terms: support@creatingmomentum.org
Questions about your data: privacy@creatingmomentum.org