

# Mo-saiQ Inc.

## Terms of Use

mo-saiq.org · iQNNECTED Scholar Navigator (iOS & Android)

**Last Updated:** May 22, 2026

**Effective Date:** May 22, 2026

**Version:** v2.0

**Companion documents:** Privacy Policy ([mo-saiq.org/privacy](https://mo-saiq.org/privacy)) · Data Usage Policy ([mo-saiq.org/data-use](https://mo-saiq.org/data-use))

*These Terms of Use govern your legal relationship with Mo-saiQ Inc. They apply to the Mo-saiQ website ([mo-saiq.org](https://mo-saiq.org)) and the iQNNECTED Scholar Navigator mobile application (iOS and Android). Data practices are governed by the Privacy Policy and Data Usage Policy linked above, which are incorporated herein by reference.*

## Plain-English Summary

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Mo-saiQ Inc. is a North Carolina 501(c)(3) nonprofit. By using our Site or App, you agree to these Terms.

- iQNNECTED helps high school scholars navigate STEM and entrepreneurship pathways through an assessment, personalized roadmap, and guided sessions. It is a navigation tool — not a substitute for a licensed counselor or expert.
- The PathFinder Assessment, archetype reveal, and career-path preview are always free.
- Subscriptions are \$4.99/month or \$49.00/year, auto-renewing unless cancelled at least 24 hours before the renewal date. Cancel anytime via your device's subscription settings.
- Institutional access codes are available through Mo-saiQ partner schools and programs — no subscription required.
- You can delete your account at any time from inside the App.
- AI-generated content is a starting point. Always verify important decisions with a trusted human.
- We do not sell your data. Ever.

## 1. Acceptance of These Terms

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By visiting the Mo-saiQ Site ([mo-saiq.org](https://mo-saiq.org)), creating an account, completing the PathFinder Assessment, redeeming an institutional access code, or purchasing a subscription, you agree to be bound by these Terms of Use ("Terms"). If you do not agree, please do not use the Site or App.

If you are under 18, your parent or guardian must provide consent before you submit any assessment responses. See the Privacy Policy ([mo-saiq.org/privacy](https://mo-saiq.org/privacy)) for how guardian consent works.

These Terms apply to Mo-saiQ Inc. ("Mo-saiQ," "we," "our," or "us"), a North Carolina nonprofit corporation with 501(c)(3) tax-exempt status. Capitalized terms not defined here have the meanings given in our Privacy Policy.

## 2. The Site and App — What They Do

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Mo-saiQ operates:

- The Mo-saiQ website at [www.mo-saiq.org](https://www.mo-saiq.org) (the "Site"), providing information about our programs, research, and community.

- The iQNNCTED Scholar Navigator mobile application (the “App”), available on the Apple App Store and Google Play.

The App provides:

- A PathFinder Assessment (up to 16 multiple-choice questions plus one optional written reflection) that returns a scholar archetype and a starter career-path preview.
- An iQNNCTED Roadmap (after account creation) with personalized milestones, opportunity recommendations, and reminder nudges.
- AI-generated affirmations and nudges anchored to each scholar’s responses, grade level, and state.
- Optional live sessions (workshops and webinars) available for registration.

### 3. Who May Use the Site and App

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You may use the Site and App if you are:

- A high school scholar aged 13–18, with verifiable guardian consent if under 18; or
- An authorized administrator at a Mo-saiQ partner organization; or
- An authorized Mo-saiQ staff member or contractor.

The App is not designed for children under 13, and we do not knowingly collect data from any child under 13. See the Privacy Policy §§6–11 for our full COPPA 2.0 compliance posture.

### 4. Your Account

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- You are responsible for maintaining the security of your sign-in credentials.
- You agree not to share your account with any other person.
- We may suspend or terminate your account if you violate these Terms, attempt to harm or interfere with the Site or App, or impersonate another person.
- You may delete your account at any time via Settings → “Delete my account.” Deletion is permanent and irreversible.

### 5. Subscriptions, Access Codes & Pricing

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#### 5.1 Subscription Plans — Material Terms

*California Automatic Renewal Law (as amended September 2024) and New York Automatic Renewal Law (as amended November 5, 2025) require that material subscription terms be presented clearly and conspicuously before you provide payment information. The following satisfies that requirement.*

Term	Detail
Monthly Plan	\$4.99 USD per month, charged each month
Yearly Plan	\$49.00 USD per year, charged once per year
Auto-Renewal	YES — both plans renew automatically at the then-current price unless cancelled at least 24 hours before the renewal date
Payment Method	Your Apple ID (iOS) or Google Play account (Android)
Cancellation	Any time via Settings → “Manage subscription” inside the App, or directly through your device’s native subscription settings — one tap, no phone call or email required

Term	Detail
Refunds	Handled by Apple or Google per their refund policies; Mo-saiQ does not process refunds directly
Free Features	PathFinder Assessment, archetype reveal, and career-path preview are always free and require no account, subscription, or access code

By tapping “Continue with subscription” at the iQNNCTED paywall and authenticating with your App Store or Play Store credentials, you give your express informed consent to these auto-renewal terms separately from any other part of this Agreement.

## Cancellation

Cancellation is as straightforward as enrollment. You subscribed via the App Store or Play Store subscription sheet inside the App; you cancel via the same native subscription management page (one tap from Settings → “Manage subscription”). No phone call, no email, no retention flow required. Cancellation prevents the next renewal charge; you retain access through the end of the current paid period.

## Pre-Renewal Reminder — Yearly Plan

Per New York Automatic Renewal Law §527-A: if you hold the Yearly plan, we will send a reminder email 15–45 days before your renewal date, giving you a clear opportunity to cancel before being charged. Apple and Google also send their own independent renewal notifications.

## Price Changes

We may change subscription prices at any time. New prices apply only to subsequent renewals, never retroactively. We will notify you via in-app announcement and email at least 30 days before any price change takes effect. Apple and Google may additionally require their own price-change consent flows.

## Refunds

Apple and Google handle refunds under their respective policies. To request a refund: iOS → reportaproblem.apple.com; Android → Google Play → Order History → Request a refund. Mo-saiQ may, at its discretion, issue goodwill credits for service interruptions or errors caused by us.

## 5.2 Institutional Access Codes

If you received an access code from a Mo-saiQ partner school or program, you may redeem it at the paywall to unlock iQNNCTED for the partner-agreed duration. Codes are single-use unless your partner organization specifies otherwise. Access-code unlocks do not auto-renew. When the entitlement period ends, you may redeem a new code (if provided) or convert to a paid subscription.

## 5.3 Free vs. Subscription Features

Feature	Free	Requires Subscription or Access Code
PathFinder Assessment (16 questions + optional reflection)	✓	
Archetype Reveal & Career-Path Preview	✓	
iQNNCTED Roadmap (full personalized milestones)		✓
Milestone Reminders & Nudges		✓

Feature	Free	Requires Subscription or Access Code
AI-Generated Affirmations		✓
Live Session Registration (Workshops & Webinars)		✓

## 6. Acceptable Use

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You agree NOT to:

- Use the Site or App for any unlawful purpose or in violation of applicable federal, state, or local law.
- Hack, reverse-engineer, decompile, or attempt to extract the source code of the App.
- Scrape, copy, or systematically retrieve content from the Site or App without our prior written permission.
- Use the Site or App to harass, threaten, or harm any other person.
- Impersonate another scholar, educator, or Mo-saiQ staff member.
- Bypass authentication, redeem access codes you did not legitimately receive, or interfere with subscription enforcement.
- Transmit malware, conduct phishing, or attempt unauthorized access to any system through the Site or App.
- Use the Site or App in any way that could overload, damage, or impair its operation, including automated requests beyond what the App itself initiates.

We reserve the right to suspend or terminate access immediately for violations of this section without prior notice when the nature of the violation requires it.

## 7. AI-Generated Content — Disclosure, Consent & Disclaimer

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### 7.1 What AI Does in iQNNCTED

iQNNCTED uses Anthropic’s Claude large-language-model service (Anthropic, PBC, a Delaware public-benefit corporation) to generate personalized profile narratives, roadmap milestones, affirmations, and nudges.

### 7.2 Your Explicit Consent

Consistent with Apple App Store Review Guideline 5.1.2(i) (effective November 2025) and Google Play Data Safety requirements, we obtain your explicit in-app consent before transmitting any of your data to Anthropic. The consent screen names Anthropic specifically, describes the anonymized data transmitted, and allows you to decline while still using iQNNCTED with deterministic outputs. See the Privacy Policy §5 for the complete flow. You may revoke consent at any time via Settings → AI personalization.

### 7.3 AI Disclaimer

You acknowledge that AI-generated content in iQNNCTED:

- Is a navigational starting point, not a guarantee or professional recommendation.
- Reflects probabilistic language generation and may occasionally be imprecise or not fully applicable to your situation.
- Is not a substitute for guidance from licensed counselors, financial advisors, attorneys, medical professionals, or college admissions officers.

Always verify important decisions — college applications, scholarship submissions, financial commitments — with a qualified human you trust. Mo-saiQ disclaims responsibility for outcomes based solely on AI-generated content.

## 7.4 Anti-Training Guarantee

Anthropic does not use Mo-saiQ's API requests to train its models. Mo-saiQ's agreements with its development partners additionally prohibit any third-party AI service from being trained on scholar data.

## 7.5 Reporting Problematic AI Output

If AI output feels inaccurate, harmful, or inconsistent with Mo-saiQ's voice and values, report it via Settings → "Tell us what's missing" or by emailing [info@mo-saiq.org](mailto:info@mo-saiq.org). We review all reports.

# 8. Intellectual Property

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## 8.1 Mo-saiQ Content

The App, its underlying software, all text, graphics, logos, icons, recordings, AI prompts, scoring engine, milestone taxonomy, brand assets (including the Mosaic Mindset Framework, Forest Night, and Electric Lime design system), and all other content displayed through the Site or App (collectively, "Mo-saiQ Content") are owned by Mo-saiQ or its licensors and protected by copyright, trademark, and other intellectual-property laws.

Mo-saiQ grants you a limited, non-exclusive, non-transferable, revocable license to use the Mo-saiQ Content solely for your personal, non-commercial use within the Site and App.

## 8.2 Your Content

You retain ownership of content you input into the Site or App — including PathFinder responses, reflection text, roadmap notes, and survey submissions. You grant Mo-saiQ a worldwide, royalty-free, sublicensable license to use this content solely to operate the Site and App for your benefit (including generating your personalized AI narrative from your responses). We do not claim ownership of your responses and do not use your data to train third-party AI models.

## 8.3 Feedback

If you submit feedback to Mo-saiQ, you grant us a perpetual, royalty-free license to use that feedback to improve the Site and App. We will not attribute feedback to you publicly without your permission.

# 9. Third-Party Services

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The Site and App integrate with third-party services including: Apple App Store, Google Play, RevenueCat, Anthropic Claude, Supabase, Expo Push, Resend, Sentry, PostHog, and Zoom. Your use of those services is governed by their own terms and privacy policies. Mo-saiQ is not responsible for actions taken by those services.

Subscription purchases are governed by Apple's or Google's terms (whichever store you used). Live session participation is governed by Zoom's terms. Links to third-party sites do not constitute Mo-saiQ's endorsement of those sites.

# 10. Disclaimers

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The Site and App are provided "AS IS" and "AS AVAILABLE" without warranties of any kind, express or implied, including warranties of merchantability, fitness for a particular purpose, non-infringement, accuracy, or uninterrupted access.

Mo-saiQ does not warrant:

- That the Site or App will always be available or error-free.
- That AI-generated content will be accurate, complete, or suitable for your specific situation.
- That scholarship, program, or school recommendations in your roadmap are currently accepting applications, available in your region, or appropriate for you.
- That milestone deadlines in the App match deadlines published by the program operators. Always verify directly with the program.

You use the Site and App at your own discretion and risk.

## 11. Limitation of Liability

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To the maximum extent permitted by applicable law, in no event will Mo-saiQ, its officers, directors, employees, contractors, agents, or affiliates be liable for:

- Indirect, incidental, special, consequential, exemplary, or punitive damages.
- Loss of profits, revenue, data, goodwill, or other intangible losses.
- Damages arising from reliance on AI-generated content, recommendations, or roadmap milestones.
- Damages arising from third-party services described in §9.

In any event, Mo-saiQ's total liability arising out of or in connection with these Terms or your use of the Site or App will not exceed the greater of: (a) the total subscription fees you paid Mo-saiQ in the 12 months preceding the claim, or (b) \$50 USD.

Some jurisdictions do not allow exclusion or limitation of certain damages; in those jurisdictions, Mo-saiQ's liability is limited to the maximum extent permitted by law.

## 12. Indemnification

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You agree to indemnify, defend, and hold harmless Mo-saiQ and its officers, directors, employees, contractors, agents, and affiliates from and against any claims, liabilities, damages, losses, and expenses (including reasonable attorneys' fees) arising out of or related to: (a) your violation of these Terms; (b) your misuse of the Site or App; or (c) your violation of any rights of another person or entity.

## 13. Termination

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Mo-saiQ may terminate or suspend your access to the Site or App at any time for violation of these Terms or for any other reason at our discretion. We will use reasonable effort to notify you before termination unless the nature of the violation requires immediate action.

You may terminate your account at any time via Settings → "Delete my account."

Provisions that by their nature survive termination — including intellectual property ownership, disclaimers, limitation of liability, indemnification, and governing law — remain in effect after termination.

## 14. Governing Law & Dispute Resolution

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These Terms are governed by the laws of the State of North Carolina, USA, without regard to its conflict-of-laws principles.

Any dispute arising out of or relating to these Terms or your use of the Site or App shall be resolved exclusively in the state or federal courts located in Mecklenburg County, North Carolina. You consent to personal jurisdiction in those courts. Nothing in this section limits either party's right to seek injunctive or other equitable relief in any court of competent jurisdiction.

## 15. Changes to These Terms

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Mo-saiQ may update these Terms at any time. The "Last Updated" date at the top of this document reflects the most recent version. Material changes will be announced via in-app notice and, for registered users, by email at least 10 days before the effective date. Continued use of the Site or App after the effective date constitutes acceptance of the updated Terms.

## 16. Miscellaneous

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- Entire Agreement. These Terms, together with the Privacy Policy and Data Usage Policy, constitute the entire agreement between you and Mo-saiQ regarding your use of the Site and App.
- Severability. If any provision is found unenforceable, the remaining provisions remain in full force and effect.
- No Waiver. Mo-saiQ's failure to enforce any provision is not a waiver of that provision or any other.
- Assignment. You may not assign your rights under these Terms. Mo-saiQ may assign these Terms in connection with a merger, acquisition, or sale of substantially all of its assets.
- No Agency. Nothing in these Terms creates a partnership, joint venture, employment, or agency relationship between you and Mo-saiQ.
- Force Majeure. Mo-saiQ is not liable for delays or failures caused by circumstances beyond its reasonable control, including natural disasters, government actions, or third-party infrastructure failures.

## 17. Contact

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**General inquiries:** [info@mo-saiq.org](mailto:info@mo-saiq.org)

**Privacy questions:** [privacy@mo-saiq.org](mailto:privacy@mo-saiq.org)

**Security disclosures:** [security@mo-saiq.org](mailto:security@mo-saiq.org)

**Founder & CEO:** Nikole Collins-Puri — [nikolep@mo-saiq.org](mailto:nikolep@mo-saiq.org)

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