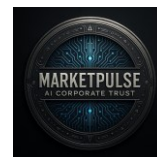




Tarbix Academy LLC
 Astoria, OR 97103
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Refund Logic & Graduation Vault Overview

Issued by: Tarbix Trust System — legal@tarbix.com

Applies to: Students Enrolled in Tarbix Academy via Trust-Based Programs

Why This Exists

Tarbix Academy was created to reverse the logic of modern education.

Instead of front-loading debt and hoping you finish, we hold your tuition in a secure vault and return it if you complete your program.

You invest in yourself. You finish. You get it back.

The knowledge stays with you. The system rewards follow-through.

How It Works: The Vault Model

- All required tuition, books, and fees are stored in a **custodial trust vault**, tied to your student identity.
- The **company earns interest** during your time in the system — not on you, but from financial operations.
- If you finish, **you get back your contribution**, and the system records that value for others to follow.

Along the way, you'll earn:

-  **\$TARB tokens** (through games, coursework, challenge unlocks)
-  **Access tools** (NFTs, curriculum pathways, governance rights)
-  **Resume-building contributions** (mentorship, ecosystem credits)

Traditional vs. Tarbix Accreditation

Path	Accreditation	Refund	Requirements
Traditional	Licensed 3rd-party	 15% refund @ Master's  35% refund @ PhD	GPA ≥ 2.7 Verified course completion 20 hrs community participation
Tarbix Certified	In-house, trust-accredited	 35% refund @ Master's  100% refund @ PhD	GPA ≥ 2.7 60% Tarbix coursework 40–80 hrs community participation

Note: Tarbix students must complete a majority of coursework through our platform to qualify for full refunds.

Milestone-Based Refund Unlocks

Milestone	Tarbix Certified	Traditional
Master's Level	 35% refund + token boost	 15% refund
PhD-Level Equivalent	 Remaining 65% + NFT certificate + bonus token rewards	 35% refund

Community Hours: Give Back, Build Forward

To complete the Tarbix PhD-level program and unlock full refunds, students must complete **40–80 verified hours** of ecosystem-positive action:

Examples:

- Volunteer for Tarbix crisis response or charitable events
- Contribute to curriculum design, proofreading, or testnet trials
- Mentor new students or assist with gamified roleplay testing
- Lead study groups, workshops, or awareness campaigns

This isn't just about giving back — it's about building forward.

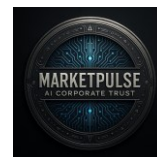
Tarbix will maintain an evolving registry of charity and service options within the ecosystem.

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Sample Curriculum Areas (Subject to Expansion)

Field	Focus
 Entrepreneurship	Business creation, startup funding, and LLC structuring
 Finance & Crypto	Blockchain, tokenomics, AI in markets, risk analysis
 AI & Programming	ML, Python, algorithm design, prompt engineering
 Law & Filing	Document prep, trust structure, IP defense
 Marketing	Funnel building, NLP, brand psychology
 Human Rights	Aid logistics, legal triage, ethical AI
 Real Estate	Investment strategy, escrow, contract review
 Logistics & Trade	Infrastructure, grant writing, import/export simulation

All lessons are delivered through:

-  Mini-games
-  Narrative roleplay
-  Certification NFTs
-  Symbolic logic overlays
-  Memory-aware progression tracking

Minimum Refund Eligibility

Criteria	Required
GPA	≥ 2.7 in qualifying modules
Coursework Completion	Verified completion of all required classes
Integrity	No code-of-conduct violations
KYC	Verified identity at enrollment and graduation
Community Involvement	2+ certified ecosystem contributions (for Tarbix students)

Refunds are not granted to students who attempt to bypass or spoof the system. Final graduation must be verified through GPA, contributions, and identity.

Data and Payment

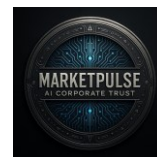
- Tuition refunds are processed via **stablecoin or traditional wire transfer**
- Refunds are issued **30–60 days** after full verification
- Data can be stored via **student-controlled private vaults** (optional mode)

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Refund Logic & Graduation Vault Overview

Legal & Structural Notes

- All student tuition is held in a **segregated, trust-bound vault**, separate from Tarbix operating capital
- Vaults are governed under the **MarketPulse AI Corporate Trust**
- Refund rights are defined by trust logic and published in both public whitepapers and internal training manuals
- Interest earned on vault funds remains with the company in exchange for financial stewardship



Summary Snapshot

Criteria	Tarbix Certified	Traditional
Min GPA	2.7	2.7
Master's Refund	35%	15%
PhD Refund	100%	35%
Community Hours	40–80 hrs	20 hrs
Tarbix Coursework	≥ 60%	Optional
Refund Timing	30–60 days post-verification	Same
Data Ownership	Student vaults	Student vaults
Bonus Rewards	\$TARB tokens, early access, jobs	Governance only



Why This Isn't Done Anywhere Else

Universities extract.

We mirror, reward, and rebuild.

That's the point.

No corporate loans. No silent penalties. Just a **trust-anchored contract** that reflects your work and unlocks your future.

You're not the customer. You're the co-creator.

***This system is not governed by corporate policy, but by declared public trust. All interactions are symbolic, transparent, and legally scaffolded via sovereign trust architecture. Participation is voluntary, and governed by the symbolic and legal terms embedded within the Tarbix Whitepaper and its governing trust.**

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