

[00:00:00.00] - Liz Stapleton

Thank you guys so much for making sure it's working because it would really suck if we were to go through all this and no one could see it. But yeah, I think you guys are all familiar with Jessie. I don't know Jessie, if you want to say a quick hello.

[00:00:14.01] - Jessie Festa

Hey everyone. Very excited for this webinar. I think as creatives, this is the thing that we all tend to put off that we all don't want to think about, but it's obviously so, so, so important for running our business and protecting our business and our self. So super excited to have Liz Stapleton here, who is not only a blogger, but an attorney as well, sharing her tips.

[00:00:38.20] - Liz Stapleton

Yes, so I'm going to go ahead and dive in. While I work on getting my screen share up, if you could maybe comment where you're located, country, statewise. You don't have to get super specific with the town or anything. But that will actually help me to narrow in on things because different places, different laws and stuff. So I can make sure to try to really tailor this session to be the most helpful for you guys. So let me go ahead and share my screen. You guys can comment. All right, we're still good. Okay, fantastic. The whole streaming thing did not want to do the center embed. So we're going to work with this. When I get the replay up, it will be the bigger take up, give you a better view. But yeah, hello and a warm welcome. Thank you so much for sharing where you're from. I am still having difficulties with sharing. Why are you being so difficult? Okay. Sorry, guys. It's going to be that a day. Okay, currently, I just need to not have it open on the other thing. Third time's the charm, right? Yes. Fantastic. Okay, there we go.

[00:01:41.11] - Liz Stapleton

So who am I? I'm Liz Stapleton, as Jessie said. I'm an attorney. I'm not currently practicing because it turns out I didn't want to do hourly accounting and stuff. That's why I have an online business. But eventually my collision of blogging and the legal side collided and I started teaching on this because I started my first blog back in 2014. It was a personal finance blog because hello, student loans from law school. And then I started teaching on the legal side of this stuff back in 2017, I want to say. And I've spoken at this in person and virtual events. And like I said, I'm a blogger myself, so I definitely understand where we're coming from. So alright. Now, before we start, I do just want to say take a moment to turn off your phone, close your other tabs, and get rid of any distractions. This is super important. I talk really quickly, so we are going to cover a lot of material in a short amount of time. I really want to encourage you to just take a minute and focus. If you haven't already grabbed the workbook, go ahead and do that.

[00:02:42.15] - Liz Stapleton

That will help you as well. Also, before we start, as we said, I'm an attorney, but I'm not your attorney. This isn't legal advice. I don't know the ins and outs of your situation. This

is for informational and educational purposes only. My goal is to really empower you with the knowledge of what you need to. If you decide you need to talk to your attorney, you'll be able to ask them the right questions, if that makes sense. So I really want to empower you with knowledge, but I'm not your attorney. We're not going to pretend that I am. And as a special gift, because you are attending live, you're going to get my affiliate disclosure's made easy, free, completely free, no purchase necessary, no strings attached. You have to stick around the whole time because I like to reward action takers. So I will give you this completely free. It's not like if you buy it, you get it free. Although if you buy something, you'll get it free anyway, but you don't have to. It is just a nice thank you for being here incentive. All right, so let's go ahead and put your mind at ease.

[00:03:43.09] - Liz Stapleton

Here's what you're going to learn today. We're going to talk about different data privacy laws and why you need a privacy policy and what you're going to include and why they matter. We're also going to talk about how to properly disclose affiliate relationships for every piece of content. We're going to talk about the basics of copyright and trademark, and we will get into the AI aspect of that because that is a big thing happening right now. We're going to talk about the legal requirements of email marketing and list building. You don't want to get kicked off of your email marketing service. And email marketing, I know Jessie preaches as well, is one of the best ways to grow your business. I would not have a business without email marketing because I totally suck at social media. So we want to make sure you're doing it correctly. We're going to talk about terms and conditions, what they are, and if you need them for your business. We're going to talk about how to know about various disclaimers to limit your liability and protect your blog. Then we're going to touch on the new BOI reporting requirements.

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This is primarily for US-based bloggers and businesses. If you are not in the US and you don't have a US business, even if you are located out, we'll talk about that, then I'll be like, Go get a drink of water and come back. But it's super important, so I don't want to skip over it just because we do have some people in our audience that this won't apply to. Okay, so let's go ahead and get started. I want you to take a deep breath. I want you to remember that the legal stuff is important, but it doesn't have to be scary or hard. Like I said at the beginning, I'm going to empower you with knowledge so that you can figure out the best solutions and steps to take for you. Why do you need to have a privacy policy and what should you include? I want to take a step back because when I'm saying privacy policy, I'm saying terms and conditions and disclosures, and disclaimers. It's legalese. Really what all the legal stuff comes down to is being open and transparent and honest with your audience, which I think is something we all strive to do anyway.

[00:05:39.22] - Liz Stapleton

But laws have been put in place because there are shady people out there that don't do that. If you think about it from that way, if you're just trying to make sure you're being open and honest, transparent, it's so much easier and approachable. Basically, what it comes down to is various federal and state laws, plus there's the whole GDPR if you're outside in the US. It comes out to you need to have a privacy policy. Every single website should have a privacy policy. What a privacy policy is going to do is it's going to tell people how you're collecting their data, how you're using it, and what you're doing with it. It helps to build trust with your audience because you're telling them what you're doing with their information. I'd be shocked if no one here is collecting data. Pretty much everyone is collecting data. If you use Google Analytics, if you're doing, you have email marketing, so you have sign up forms on your site. That counts as collecting data. You might have a contact form, or you allow comments, or you do pixel tracking with Facebook ads or Pinterest ads. That's all data that is being collected.

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It's pretty difficult to successfully have a blog without collecting data. What it comes down to is you're going to need privacy policy. Here are some of the things you're going to be including in your privacy policy. You want to provide a clear, understandable, and transparent information to consumers about how their personal data is used. You're going to include information you collect, personal and anonymous information you collect with various tools, because Google Analytics is collecting users and sessions, but it can be anonymized and all sorts of things. Information about links to other sites, because you're not responsible to what people post on their site. So if I link to Jessie's site, it can be like, look, it's really awesome, but check her privacy policy. It might be different from mine. Cookie policy, if you're using cookies, that's where all is like, Do you accept cookies? Popped up, and that was a whole big GDPR thing back in 2018. You need to share any affiliate relationships you have. And then, this is California, but I need to update this. But various state residents rights because lots and lots of states have passed data privacy laws, which I'm going to get to in a minute, that grants their consumers rights.

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All right, your contact information, when the page was last updated, how long you keep the data. All right. Let me You'll also want to include a list of the categories of personal data processed by the controller, which is you, and the purpose of processing. What I like to do is I like to have a table of like, Hey, I use, you can say, Google AdSense, and this data they collect, and this is how they use it. Or I use Convertkit. I'm only collecting the data. Apologies for my dog. I'm only collecting the data that you input, and it's for this. I'm very clear about the consent. It's just explaining the the different data you're collecting, what tools you're using, and how the data is being processed. They also want to potentially include how consumers may exercise their rights. You want to also be sure

that your privacy policy has, and this is quoting the legalese, clear and conspicuous notice informing the consumer about the choices available to them in terms of their personal data, including how they can withdraw consent if they don't want their data being collected or used. Deep breath. We're going to go over how to get this all together at the end of the workshop.

[00:09:07.06] - Liz Stapleton

If it's feeling like a lot, I promise it's not. Actually within the worksheet or workbook, you should see a checklist that includes all these things. If you're frantically trying to write it down, it's already in the workbook. Data privacy laws, what they are and why they matter. The big start of this was GDPR in 2018. The EU is a great trend setter when it comes to the legal stuff. They tend to actually keep up with technology, but it was followed fairly quickly by the California Consumer Protection Rights Act, which has since been updated. There's been a lot of other laws requiring how you inform users of the data you collect and the rights they are entitled to. Like I said, GDPR is a great standard. It applies to bloggers based in the EU, and it applies to bloggers who have audiences located in the EU. If you're part of Jessie's audience, you're probably talking about traveling, and you may very well have audiences based in the EU. You should be striving to comply with GDPR. Hopefully, you are already compliant. If you are, then you're in great shape for all these other new data privacy laws that are coming out, and there has been quite a few.

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These are the additional data privacy laws that have since been passed. Obviously, mentioned California, Brazil has a data privacy law. All the bolded ones are ones that have been passed but have not yet gone into effect. But all these other ones have gone into effect. Colorado, Connecticut, Florida, Oregon, Texas, and then all these other ones in the next... By the end of this year, early 2025 or in 2026 even. What you need to do if you are located in one of these states or if you meet the requirements, I'm going to talk about the requirements of complying with these, is you're basically going to need to add another section to your privacy policy that has, Here's your rights and how you can invoke them. Okay. Generally, and I say very generally because if I were to go into the specific scope of each state, like there's 17 states, it would take up all of our time. But generally, the scope or applicability clause in these laws are laid out like this, that you conduct business in said state, and you control or process the personal data of not less than 25,000, 35,000, sometimes it's 10,000 consumers, and Consumers is typically defined as residents of the state acting in their own personal interest, so not commercially, not in an employment instance.

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Or if you control or process at least 25,000 state residents, again, those numbers vary state by state, and you derive more than 50 % of your gross revenue from the sale of personal data. Display ads can constitute the sale of personal data. So if you have a

smaller blog, if you're only getting 50,000 and that's not small, that you make plenty of money with 50,000 sessions a month or even a year. Well, not a year. A month. And this may or may not apply to you because what are the odds that all of them are from a single state? But you're going to want to pay a little more attention as you grow. And if a lot of your revenue is generated from activities such as display ads, then you're going to probably want to pay a little bit more attention. But this is not... Generally, these laws are not created or passed to go after bloggers, per se. Sometimes, some of the states, this law only applies if the business makes in excess of a certain amount. So for Florida, only if the business makes in excess of a billion dollars. They're going after Disney.

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They're not going after bloggers. If you're making a billion dollars blogging, then you should be hiring an attorney anyway. For Tennessee, it's the business exceeds \$5 million. Some states have said that it is small businesses, as defined by the Small Business Association, are excluded. In case you're wondering, the Small Business Association defines a small business as a US small business concern is organized for profit, has a place of business in the US, operates primarily within the US, or makes a significant contribution to the US economy through payment of taxes or use of American products, materials, or labor is independently owned and operated and is not dominated in its field on a national basis. So it's very super specific, right?

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And then a lot of the laws also say that personal data processed solely for the purpose of completing a payment transaction is excluded from this.

[00:13:52.01] - Liz Stapleton

Those numbers don't count. If you're processing a lot of transactions, sometimes you might do this, especially if you're giving a product in a bundle for free. Those are transactions, but they don't typically count towards this. So hopefully this is making sense. So basically what you need to do to comply is you always want to make sure you have an up to date privacy policy. You want to make sure your email list is compliant. We'll talk more about that in a second. And then you're getting the proper consent to email them. You probably want to make sure you have an active cookie banner on your site and a way for consumers to opt out of the sale of personal information as well as a contact page. A couple of things you shouldn't do is block traffic from certain locations just because it grants people these rights. You also shouldn't charge different rates for those that do or do not exercise their rights. All right, so let's move on. We're going to talk about how to properly I can't really disclose affiliate relationships for every content because I do see a lot of people disclosing improperly, which I feel like it's not as common, but it does happen.

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So first of all, language matters. Simply saying this is an affiliate link or this post may contain Affiliate Links, might not be good enough. Because if you think back to before you were a blogger, you may not have known what the term affiliate link means. As a blogger, I think we all know what it means, but it's very much jargon in this space, and your audience may not understand its meaning. Unless you blog about nothing except affiliate marketing and people are going to your site to learn about affiliate marketing, then saying this is an affiliate link may not be good enough. I always like to say if your grandma understand it, then it's probably not clear. Position on the page also matters. So you need to make sure that the disclosure in order to be FTC compliant, which even if you aren't based in the US, if the affiliate program you are part of is, they will require you to be FTC compliant because they have to be. Your disclosure must be before the link. So don't put it in your sidebar, because while we as bloggers often work on our desktops or on our laptops, on our computers, on our computers, a lot of people are accessing our sites from mobile, and a sidebar gets pushed down below content.

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I know sidebars aren't as common as they used to be, but something to keep in mind. And then additionally, size matters. It needs to be at least the same size as the text on the page. You can't be making it teeny tiny. You don't want to be hiding it. We're all about being open, transparent, and honest with our audience. Same goes with an affiliate disclosure. This applies to social media, emails, and more. We're going to talk about that in a second. Okay, so social media posts oftentimes are limited in characters. Putting a full... This post may contain affiliate links, meaning I earn a commission if you make a purchase through the link, is going to take up a lot of your posts, and you don't want to do that. The FTC actually has a really great guide that I've linked to in the workbook that gives examples of different things you can do. You can do #ad, you can do #partner. Those are terms people understand #sponsored would work or #paidpartner. But again, you need to do it before the link. It can't be buried in a sea of hashtags. So it needs to be able to stand out to be visible.

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And then, again, email broadcast. I'd say this is the number one place I see people improperly disclosing their affiliate links because they will include the disclosure at the bottom of the email. So it's after the links, doesn't do anyone any good. So it still needs to be before your links to be compliant, which is very important, and especially some programs will require are you to have specific affiliate disclosures. Amazon is really famous for this, for having... You have to say, Oh, as an Amazon associate, I earn commissions, or I forget what the exact language is right now. They update every once in a while. But you can now put Amazon links in email broadcasts. So you want to make sure you're compliant because Amazon is really a stickler for their terms, but also FTC. So you need to make sure you're complying with both. I would suggest creating a content snippet that you can easily insert your disclosure to use or a simple just

text-replaced keyboard command through your computer settings so that it's easy to insert anywhere in your email. Because it doesn't have to be the first thing in the email, right? It just has to be before the link.

[00:18:12.04] - Liz Stapleton

So just keeping that in mind and how you structure your emails. But don't put it at the bottom. That doesn't do you any good. All right. I'm going to take a quick sip of water. I'm also going to just make sure, see if we have any questions that have been popping up so far. I will answer questions at the end. I see Jessie has already responded to some, and you can submit them so that I don't have to filter through the comments. If you submit them through, there should be a submit a question button, I believe. Yes. You can do that, too. All right. So the basics of copyright and trademark. So first of all, I want to say that copyright and trademark are part of what's called intellectual property law, and it is a very specialized area of law. It is not an area I ever specialized in. So I'm going to give you guys an overview you, and I will hopefully be able to give you information to point you in the right direction. But as far as the nitty-gritty, this is not an area of expertise. And it's also an area that I really recommend, at least for trademarks, you do not DIY.

[00:19:12.01] - Liz Stapleton

Copyright stuff, you can DIY. But trademarks, get a trademark attorney.

[00:19:16.06] - Liz Stapleton

All right.

[00:19:17.05] - Liz Stapleton

So trademarks protect a brand's reputation and informs the customer. Basically, it's making sure you know what you're getting when you buy. So if you buy a shoe that has the Nike swoosh, you would assume it's pretty high quality, probably runs a little narrow. But if that shoe fell apart in a week, you'd be like, What the heck? Because if someone used that swoosh and it was poor quality, it would be damaging Nike's brand. So Nike has protected that swoosh. That is a trademark. There's also word marks. There's all sorts of different marks in terms of protecting a brand. Now, just because someone has the same name for something doesn't mean you can't use it. One of the things that comes into play when you're talking about trademarks is the category. So there's Dove Chocolate and there's Dove Soap. They're both Dove. But you're not going to mix them up because they're totally different categories. I remember seeing in a Facebook group for bloggers, someone was like, Oh, my gosh, I just got this thing They said, I'm infringing on their trademark. And it was literally the exact same name and it was the exact same category.

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And we're like, you are. You can't name it that. Yours is a planner, theirs is a planner. And they have the trademark in. So you have to change it. So do run just a quick search

in TESS. If you just Google TESS trademark, it'll bring up the database that you can run a quick search. Always best, if you're going to trademark to have an attorney, because it can get really nitty-gritty, but at least before you create something that you plan to sell or whatever the case may be, make sure someone hasn't already trademarked the name. So like I said, it's not just the name that matters, but the category as well. Now, with copyright, you want to make sure that you are being respectful of other people's copyright, but also that your own copyright is protected. So copyright protects what you've created. We're getting it really specific into what you created here in a second. Basically, as soon as you create something, it's copyright protected. You don't actually, for trademark or copyright, have to register to have a claim. However, there's a lot of benefits to registering in terms of statutory damages if someone infringes on your copyright or your trademark, things like that.

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So you can use the C circle, you can use the TM, but you can't use the R, the registered circle, if you haven't actually registered your copyright or trademark. Additionally, just because you attribute to whoever created something that you're sharing, it does not mean it's okay. If you're not sure if you can use something, ask permission. Reposting someone's Instagram post without their permission is actually a violation of their copyright. That's not actually allowed, and that's in Instagram's terms. If you're doing a roundup post, you want to include someone's craft, a recipe, or whatever, I don't know, packing list, whatever the case may be, and you want to borrow an image from it, you need their permission. You could also check their terms and conditions. Some people in their terms and conditions will spell out, Hey, if you want to include my content in a roundup. You can borrow one image as long as it's attributed to me and links back to my site. Just because they don't want to deal with emails for that all the time.

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But when in doubt, ask.

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And it's really that simple. It's just asking. You don't have to send over some super a form being like, Hey, can you fill this out so I can use this? I mean, yeah, there's forms out there that exist, and you could do that. But an agreement through as long as it's written down somewhere, whether it's in your DM inbox or an email, permission that you have to use it. And making sure that they had permission, right? Okay, so now let's talk about, we're going to get into copyright and AI. So in this case, Taylor versus Perlmutter, basically, it talks about how human authorship is a bedrock requirement for copyright. So whether or not a piece of work has human authorship. Traditional elements of human authorship can be literary, artistic, if you're talking about musical expression, elements, arrangement, things like that. But they need to be conceived and executed by a man, not by a machine. For example, if you give AI some keywords and ask it to write

a blog post, if you take the content of that post that the AI produces as is, it's not going to be protected by copyright. Because you didn't write it, AI did.

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And the implication of that being is anyone could copy that blog post. They could scrape that from your site and there's nothing you can do. So that's bad for SEO, that's bad for user experience. Don't do that. So if you take the content produced from it and you make significant edits and you make it your own, you're adding personal experience and you're adding graphics and stuff, that is copyright protected. Because you created, that is your authorship. It's like it gave you a really rough draft that you've mostly deleted. So it doesn't mean you can't use AI to help you in writing blog posts. It just means that you need to be using AI as an assistant and not as the primary writer. Like I said, I like to use AI, especially to avoid blank page syndrome. So it'll spit out an outline or it'll give me a very rough draft. And then it's just... So I'm not staring down a blank page. And then I will go through and I will write it and I will maybe use bits of what it gave me, but I'll change it, things like that. It goes through multiple rounds of edits to get to the final version.

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In that instance, the final content is my own because I'm using AI primarily as an assistant, and so therefore I can copyright that content. All right. That being said, I think there's going to be a lot more issues with AI-generated images and how AI tools train on them. It's similar in that if you make significant edits, it's possible to have copyright protection. However, image generation, there's been instances because AI can't pick up a paint brush. It can put letters together, but it can't pick up a paint brush. Where generated images, you can actually see a warped version of one of the original artists that it pulled from's signature. I Personally, I would not touch generated images with a 10-foot pole because I think there's just too many potential issues, especially down the road. I think artists are going to have an easier time than authors proving infringement by the AI companies, and potentially the future of AI image creation is going to involve licensing deals. But my concern is this, if an AI company is found to have infringed on a visual artist's copyright, what does that mean for the image you created? Will you be required to remove it?

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Will you have to pay a fee? We don't know. Now, that being said, I think AI in terms of removing a background and editing, that's great. And I think you're in really good... That's awesome. Use that. But in terms of generating images, because I think a lot of people do that, and I think Midjourney is a tool or whatever. I wouldn't do it. It's just not worth the risk until this gets sorted out, because there's a lot of cases ongoing around AI and copyright and stuff. Until there's a little bit more clear what's going to happen, especially with images, I would not use image generators. Digging more into the use of AI. Okay, so the EU, just like they are the trendsetters with GDPR, are the trendsetters

here. They pass the AI Act. Most of the act is focused on businesses that create AI tools. We're talking about OpenAI, ChatGPT, Meta, things like that. It's not primarily focused on content creators. However, there is a section in the AI Act that refers to synthetic content. Just like GDPR set the standard, I think AI Act is going to set the standard. Colorado has since already passed an AI Act as well since the EU did.

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I think just like we're seeing all these data privacy laws pass, we're going to see a lot more AI Act laws pass. While it may not be required for you to comply, again, It's always going towards that transparency, that being open and honest with your audience. The big thing that it mentions within the AI Act is synthetic content. A variety of AI systems can generate large quantities of synthetic content that becomes increasingly hard for humans to distinguish from human-generated and authentic content, which presents a significant impact on integrity and trust in the information ecosystem. This is especially true in terms of deepfakes. One of the things it says, very similar to what courts have said regarding the ability to copyright content involving AI, is having a disclosure. It's appropriate, a similar disclosure obligation in relation to AI-generated or manipulated text to the extent it is published with the purpose of informing the public on matters of public interest. Unless the AI-generated content has undergone the process of human review or editorial control, and a natural or legal person holds editorial responsibility for the publication of content. Basically, if you're using AI in how you're creating content, say so, and explain how.

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You don't have to necessarily, but it goes towards protecting your copyright. If you're like, Yeah, I may use AI, but this is not solely AI-generated Don't try to steal from me. It's just one of those things, putting your steak in the sand or whatever. This is an example I like to share. It's from Layla at Process-Driven, who's awesome. But you can see she has this little thing that says, This email is drafted with care and occasional typos by me, not AI. She's putting her stake that, Hey, you can't steal this. I wrote this. This wasn't just AI generated. In addition to transparency and clarity to readers, A disclosure can demonstrate your copyright ownership. It can tell people they can't scrape the content. The disclosure helps to distinguish what is copyrighted content and what isn't, because maybe parts of it are maybe you did use AI to generate just a featured image where it just has the title. Well, okay, they could technically steal that, I guess. Would you care that much if they did, though? They're just keeping that in mind. All righty. Moving right along. So legal requirements of email marketing and list building because you don't want to get kicked off of your email marketing service.

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So there are several laws out there that regulate email marketing requirements. CanSPAM, I can talk. CanSPAM app requires you to allow people to opt out from receiving emails from you. And this is part of the reason why you use an email

marketing service. You're not just using Google besides practicality. But those email marketing services, whether you're using active campaign, Flowdesk, ConvertKit, there's so many. They have that functionality built in where people can just unsubscribe and they stop getting emails. GDPR requires specific consent for the type of content you send. So if someone buys a product from you, they're not necessarily consenting to join your newsletter. And so how do you manage that? And then just like I said, practicality. Gmail is not going to let you send that many emails. Okay, so let's go ahead and talk about getting the proper consent for the emails you want to send. And I'm going to dive into why double optin doesn't always work. So double optin is great for a healthy email list. It's proving engagement. It's doing a lot of really good things, but it doesn't necessarily not necessarily equal consent. Let me give an example.

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So for example, in ConvertKit, and I love ConvertKit, but they were built by bloggers for bloggers. And it used to be, Hey, sign up for my freebie, you get added to my email list. And the way they're automated double opt-in worked is when they clicked the freebie, they were automatically added. That was the double opt-in consent. But that is them consenting to the freebie, not to the newsletter. So that doesn't really work anymore. So you need make sure the consent is specific. So there's a couple of different ways that you can work with this. One way is if you are using your email marketing services form, so not like a convert box or some other form builder, a lot of the email marketing service platforms have GDPR compliance built in where it can do a squeeze page of after they opt in, they can be shown, Hey, you're located in the EU. Do you consent to these other emails? You can do a check box that says, Hey, you're consenting to receive my emails. You cannot precheck that box, so that is against GDPR rules. You could also just flip the offer. So for example, instead of saying, Give me your email address, I'll give you this freebie.

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Instead, you can say, Hey, join my newsletter. Newsletters subscribers get freebies like this. Join the newsletter to get this. Because then the offer they are consenting to is the newsletter, not the freebie. The freebie is just like a bonus. Now, when you're doing this with products, it's a whole different thing. Because just because they bought a product doesn't mean they're consenting to be on your newsletter list. So you need to actually have some system in place to make sure if you want to be adding them to your newsletter, that you're getting that consent. So one thing I like to do is I actually set it up of making sure everyone receives my product onboarding sequence, and then I'll segment out like, hey, who is located in the EU or some of these other places that require it? And then they will get special emails. Hey, you're up to date on this product. I'd love to be able to send you these other things, but you need to give me permission first to do that. Give me this permission. And then basically in my sequence, I'm like, wait four days, see if the permission is granted.

[00:33:43.06] - Liz Stapleton

If not, then they get tagged with products only and I don't send them newsletter stuff. All right, so that's a way to do it. There's lots of different ways. CanSPAM is also the reason why you need to use a real address. Do not be using fake addresses. You can use a PO box. That's totally fine, but you can't put a fake address because then you are not complying with CanSPAM. Some email marketing service, I know ConvertKit does this. I don't know if anyone else does, but they will let you use their address. So if you see a lot of people that have the same address as Cherry Street in Seattle, it's because it's the ConvertKit address, or it's the address Convertkit lets you use. So if you're ever like, Why does everybody have an address of Cherry Street? Check the locations of some of the newsletters in your inbox and see how many have them. Because I understand not wanting to put your home address on there. I do. I do a PO box personally, but you do need to have a real address. All righty, we're getting down to the last bit.

[00:34:47.07] - Liz Stapleton

So let's talk about terms and conditions, what they are, and if you need them. So terms and conditions are basically your way of saying, My site, my rules. It's like, My house, my rules. If you don't like it, get out of here. It also lays out various payment and refund policies and just other policies you might want to have in place. If you aren't selling digital products, you could potentially... Well, if you're selling products, I shouldn't just say digital products, but I think in our space, we're primarily digital products sellers. You might not necessarily need terms and conditions, but you might still want to have them. It just depends. It's also another great place to limit your liability because you're not perfect and neither is your site. You don't want to get sued just because you didn't tell your reader that. It can also specify where if someone wants to sue you, they have to do it. Because if you are located in New York, like Jessie, you don't want to have to come to California to deal with a lawsuit. I'm in Washington. I don't want to go back to Georgia to deal with that.

[00:35:45.17] - Liz Stapleton

So if you're going to come after me, you have to do it where I say. Okay. Let me go back real quick. Some other things, like I said, refund policies. You might have account creation stuff in there. So for example, many of my products I host in ThriveCart learn, people have to create an account in order to access them. And so I just spell that out within my terms and conditions. Things that I also include in there are how you can use it. Hey, you can't share this. You can't package my product up and sell it as your own. Things like that, use license and what's allowed. All right. So let's dig a little bit more into disclaimers in terms of limiting your liability. We talked about having a general limitation of liability within your terms and conditions, but they are slightly different from disclosures. We've talked about affiliate disclosures. They will inform something, inform your reader of something. But a disclaimer is where you're saying, Hey, fair warning, if you follow this and doesn't work out, I told you it might not. Their way of telling you

you're not responsible for their actions or you're not responsible for something, or the site you link to, things like that.

[00:36:58.02] - Liz Stapleton

So a couple of examples of this, you saw one actually at the beginning of this workshop where I was like, Hey, I'm not your attorney. This isn't legal advice. Professional or nonprofessional disclaimers are a great example. Because even though I have that legal background, I'm talking about the legal stuff, I need to specifically say and disclose, Hey, I'm not your attorney. I need to disclaim any liability of what you do with this information. You can say, Hey, it's for informational educational purpose only, like I did here. On my personal finance site, I'm not a financial professional. It's the reverse, where I'm like, Hey, I'm not a financial professional. You may need to consult with a financial professional. I'm just sharing my experience. So it's two sides of the coin. It's a matter of if you are blogging in a special area, health, finance, fitness, you're probably pretty okay, to be honest. You're probably not going to see this as much. Then you need to consider either a professional or nonprofessional disclaimer. There's also earnings and testimonial disclaimers. If you sell products, you use testimonials to help sell them, which I wouldn't you? They're great. You need to make sure that you explain that, Hey, I can't promise you're going to see these same results.

[00:38:13.00] - Liz Stapleton

There's so many different factors that play into how much success someone gets with a product or something. Similarly, if you share or someone who shares income reports, which I feel like they go in and out of fashion here and there. I don't know where they're at right now. But if you share income reports, you need to that not everyone will necessarily be able to earn the same amount. So it's just covering your backside of the information you're putting out there. All right, now let's talk about, real quick, LLCs, which I realized was not in the list at the beginning, but it ties into BOI, so we're going to talk about it. An LLC is a limited liability company, if you're not familiar. They are state-based corporate entities that are formed. So generally, even if you're an LLC, you're taxed as a sole proprietor unless you opt to be taxed as a C-corp. That's taxes. That is not my area. I'm not going to go further than that. But the idea behind a limited liability company is that if the company gets sued, generally, they can't go after your personal assets. That does require separation of your business finances and your personal finances.

[00:39:22.05] - Liz Stapleton

If you aren't doing that, then it's not really going to provide the protection you want. But LLCs are easy to create. You basically just go to your Secretary of State's website and look for corporate filing. Some other business formations that you might want to use an attorney to help you set up is an actual corporation versus a LLC or partnership. Since they are state-based, if you want to file in another state, it's going to be considered a foreign LLC. Now, even if you are not a US resident, some states make it easier for

non-residents to set up an LLC. Some of the advantages that you might do that for is credibility, the ability to use PayPal, things like that, if wherever you're located doesn't let you do that. So even if you aren't in the US, you might possibly look at setting up an LLC in the US. And the reason I wanted to mention this is because of the new BOI requirements that went into effect January first of this year. Now, guys, I'm going to take a pause. If you are not located in the US and you don't have any intention of establishing a US-based LLC or you don't already have one, go get a drink of water.

[00:40:28.14] - Liz Stapleton

Now, I'm back in just two minutes and then we will keep going. But BOI stands for Beneficial Ownership Information. Really, it was created to stop shady people from doing shady things. We talked about that. Basically, because LLCs, and corporations, and partnerships are all state-based corporate entities that are filed, the filing process can vary greatly state by state. I think in Arizona at one point, I don't know if it is now, but an LLC, it costs like 30 bucks to file. But in Massachusetts, it was 500. It just varies significantly from state to state. The BOI helps to set a clear federal standard of incorporation practices, just a baseline that there's at least there. It's really just wanting to know who's owning this business and who's getting the money from it. Because a lot of, I'm sure you guys have all heard of shell corporations. There's always these TV shows where it's like, Oh, it was owned by this corporation. That was owned by this corporation. It was trying to hide where the money was going. This is to prevent that. Basically, anyone who has a business entity, so that means that you're filed with the state, so LLC, Corporation, Partnership, this is not just like, Hey, I'm a sole proprietor.

[00:41:42.24] - Liz Stapleton

If you didn't have to file that with the state, Then you don't need to worry about this. But if you are a business entity with a state, then you need to file a BOI report. Similarly, if you file this similar entity under the laws of a foreign country and have, again, filed to do business in the US with a Secretary of State, like a US-based business, even if you aren't in the US, then you will need to file. Here's the information the BOI report is going to require. It's not a lot. It's your name, your date of birth, address, unique identifying number. I will tell you this report information is considered sensitive information, is not made publicly available. It's only going to be available to authorized government authorities and subject to safeguards and controls, which is their way of saying there's going to be audits and making sure people aren't looking at this when they're not supposed to. Now, even though it's not much and it's not hard to file a BOI report, the consequences for not doing so are significant. If you don't file, there are both criminal and civil penalties. So potentially \$500 each day of the violation, not more than \$10,000, and imprisonment of not more than two or both, which sounds awful.

[00:43:02.12] - Liz Stapleton

So when do you need to file? If your business was established before January first of 2024, so January first of this year, then you have it until January first of 2025. So you

have the whole year to get this done. If you formed your business this year in 2024, you have 90 days from the date of formation to file your report. And Secretary of State's websites are supposed to be mentioning this. But I'll tell you, when I renewed my stuff in April, I don't recall seeing it on my Secretary of State's website. And if you're past that ninety days, go ahead and get it filed anyway. They're not trying to go after the people that just didn't know. They're going after it. They want the people that are being shady, are blatantly trying to flout this law. Those are the people that are going to see these big penalties. So even if it's been more than ninety days, you established your business, go ahead and get it done because initially it was going to be only 30 days, but then they were like, No one knows about this. So they're giving 90 days, and I don't know how long they're going to have that extended period.

[00:44:04.12] - Liz Stapleton

But you have... So before 2024, get it filed before the end of the year. If you established your business in 2024, and by established, I mean filed with Secretary of State, some business entity formation, not just you started a blog, but you actually started an LLC, then you have 90 days. Let's talk about how to actually file your report. It is completely free. You go to fencen.gov/boi. I believe this is also linked to in the workbook. It takes 5 to 10 minutes. It's completely free to file. If your business is just owned by you, then you shouldn't really need to hire anyone to help you with this. If you have a full board of people that owns your business, then you probably want to get an attorney involved to make sure you're adding everyone that needs to be each other's report. But generally, it doesn't take that long. Okay? So Everyone that walked away during the BOI part, come back. We're going to wrap something up. Let's recap what you've learned. We've talked about and you've learned how to properly disclose affiliate relationships. The same goes for sponsored relationships, why data privacy laws matter and how to comply.

[00:45:18.05] - Liz Stapleton

But you don't necessarily have to file for copyright or trademark, but why you might want to, why you need a privacy policy and what to include in it. We talked about the legal requirements of email marketing and list building, what terms and conditions are, and hopefully, you know if you need them now or not. We talked about disclaimers and how to use them to your advantage, why an LLC might be beneficial, if you need to file a BOI report, and the importance of AI disclosures and why you might include them. Now, let's talk about putting it all into action. I know. You're drinking from a fire hose. This is why really go grab that workbook. It will help. You're going to likely want to include three pages on your site. You're going to want a privacy policy page, a terms and conditions page, and a disclaimers and/or disclosures page. In your privacy policy, you're going to want to include the things we talked about. Wordpress has a default privacy policy. That's a great place to start. It has these things in here. It is missing these other, the personal anonymous consumer rights, those things like that.

[00:46:18.01] - Liz Stapleton

For terms and conditions, you'll want to include things like general terms, use license, revisions and errors policy, terms of use modifications, governing law, account creation policy, lawful purposes, refusal of services and products because you don't have to sell people you don't want to, duration of agreement, cancelation or refunds policy, and any waiver or severability policy. These are the things that you might want in terms of conditions. Unfortunately, there's no terms and conditions default in WordPress. And these are some disclosures and disclaimers. You might want to include a professional, nonprofessional one, testimonials and earnings, a general disclaimer, links disclaimer, affiliate disclosure, indemnification policy. And unfortunately, there is no default for that either. So here are your options? Hire an attorney, which if your business is at the point that you can afford an attorney because hiring an attorney isn't cheap, that's always going to be the best solution because they're going to zero in on your information. And I'm telling you this, I'm not taking clients. This isn't a pitch to be like, Hire me. I do have some solutions for you. But if you can afford an attorney, that's always going to be your best option.

[00:47:21.08] - Liz Stapleton

If you can't, that is okay. Your next best option is going to be using templates written by an attorney. Because otherwise you're using the default privacy policy and crossing your fingers, or you're trying to cobble together policies from various sources and you don't know where they came from, if you're violating copyright by using them, things like that. So not the best option. The best option is going to be grabbing legal templates from an attorney that understands blogging. And yes, you did guess it, I do have some. But I'm not the only one out there. So if you already have some, that's okay, too. But I do have my Website Legal Templates Bundle that I'm super proud of. It includes pretty much everything we've talked about. And it's The privacy policy, terms and conditions, disclosure and disclaimers template. It also has the affiliate terms and conditions template. So if you have an affiliate program for your own products because you need to set those terms of what their cookie length is and the commission rate and when things are paid out and all that jazz, that is included as well. You can see all the different policies that are in here.

[00:48:21.03] - Liz Stapleton

Then, of course, I've got tons and tons of bonuses. Let me go back. You get the cookie policy, embedded content, testimonials, disclaimer, earnings disclaimer, general disclaimer, use license policy, revisions and errors policy, governing law clause, account creation clause, lawful purposes policy. Pretty much everything I've talked about is included. And then I've got some really awesome bonuses that I love, too. I have some contract templates. So eventually you're probably going to want to outsource. You're going to want a freelance writer or something. Always, always have a contract in place. Even if you're hiring your best friend as a VA, have a contract. It'll make the relationship better. I promise you that. It will always have a contract. Always read your contracts,

and don't be afraid to negotiate contracts. If if you are on the receiving end of one. I also have how to make your blog GDPR compliant, including a one-click Convert Kit automation for GDPR consent verification, and just different examples of emails you can send to ask for that consent. I've got template tutorials that walk you through the templates. I should say that the way my templates work is you're not going in and searching for all the places to add your name.

[00:49:25.14] - Liz Stapleton

I actually have a generator where you fill out a form and then it pre-populates your information into the template. Then you can watch this video to see if any policies or whatever don't apply to you. You can take them out. I've got a straightforward business starter LLC guide that's going to walk you through getting an EIN, filing an LLC if you need it. I've got the Smart Blogger's Guidebook to the Legal Side of Blogging which we'll be getting an update later this year because as you may have figured out, there's been a lot happening in the legal landscape of the blogging world. So this eBook will be getting an update. I've got AI Use Disclosure template. I've also actually got a walkthrough of filing a BOI report. So I actually recorded the process when I filed my own. So if you just want to over the shoulder a little bit of help with that, that's in there as well. So you can get all of this stuff, the privacy policy terms and conditions, disclosure disclaimers, affiliate terms and conditions, all the other things I mentioned, all the bonuses, It's valued at around \$1,000, and I actually used to sell it for \$249.

[00:50:21.10] - Liz Stapleton

But because you guys are at this workshop, I'm giving you a big discount of 35%. You should see a button below. But if you actually you click on it and you're watching this live or you're watching this on, you're watching the replay on Thursday, the 25th, you're actually getting 40% off. So it's making it just \$149.40. There is a payment plan, and the discount applies to the payment plan as well because Like I said, I started in the personal finance space. So I'm very much in the affordable, making these things as affordable as possible. Because when you're starting out, like blogging costs, you're having to buy. So hosting and all these things and we're not making anything yet. So I always strive to make my templates as affordable as possible. So you should see a button below on the page. It's not just refresh or I can drop it in the comments. And as I said, because you are attending live today, you can get Affiliate Disclosures made easy, completely free. And if you're buying the website legal templates bundle, you'll get this anyway. But if you already have templates or you're not ready to buy just the second, then you can go to this link, elizabethstapleton.com/go/jesse-live-attendance-freebie. I think that's the right link. I might have to double check. If not, I'll drop it in the comments. And that should give you the 100 % off the Affiliate Disclosures made easy. All right, so. Next up, Q&A, so next up, Q&A. So I'm going to stop sharing. I'm going to pull up any questions that we have, and I'm going to make sure that I did give you the right link.

[00:52:00.03] - Jessie Festa

Just to- I popped the link in the chat. I believe it's the right one.

[00:52:03.10] - Liz Stapleton

Okay, I think so. I'm fairly positive I set that up correctly. But it's one of those things where I'm managing lots of links. And so I always like, I meant to double check it beforehand. I double checked the other one for the sales link and not the other one. Helps if I spell things correctly. So Theresa asked, I have an LLC for my felt craft business. Should I include my travel blog under that same LLC? If I do this, can financial stuff for both go into the same bank out or would they need to keep them separated? From a legal standpoint, potentially, yes. So for example, I run multiple websites. So I have Elizabethstapleton. Com, I have bloggerbreakthrough. Com, I have my original personal finance blog. And then I have... My LLC is actually I called Double Jacks Media LLC. And so I... That's like they're all housed under that LLC. You You might want to make some adjustments if your LLC... It depends on how you file your LLC as well. If your LLC is just... Because it says type of business when you file, generally, and if it's like craft business, travel blog is not the same.

[00:53:13.12] - Liz Stapleton

So you just need to make sure that goes hand in hand. As far as the financial stuff, I think, again, I'm not the financial expert, but if it is all... If you end up with one LLC, then yes. But you might want to talk to an accountant about that, specifically. Okay, next question. Louise says, I hear a lot of advice covering rights when someone copies your content, but what rights do you have if someone copies your blog name? So that's generally going to fall into your trademark. And if you had it first, you could fight that. Now, having the domain is not the same as having the name. Just because you own the domain doesn't mean someone else can't use that name. But if you've actually started your blog, it has this name, that's when you could put up a fight with it. But if you just have the domain, you haven't done anything with it, and they decide to use the name that your domain is, then they can. Lindsay asked, I wrote a blog post that is ranking at the top for a search term, and a business owner has contacted me multiple times, asking me to change the post because I'm not ranking.

[00:54:22.09] - Liz Stapleton

Oh my gosh. In his latest email, he says, He has trademarked the phrase. I've checked, and the trademark is pending, not assigned. What? Okay, you don't choose the rankings. Trademark the phrase. Again, trademark is not my area of expertise, but I mean, it's not your fault he has subpar content. It's how I'm reading this. If you get an official cease and desist from an attorney, then I would talk to an attorney. But if it's just him and the trademark is not actually assigned, he doesn't actually have it, and he might not actually get it. If you created this content before he trademarked it, you might be able to fight back on that because use of the mark matters. Who used it first? Hopefully that makes sense. And I will look at the comments here in a second. Okay. Biba, I apologize if I'm not saying that correctly, asked, I'm very new at blogging and I've just

started my food blog wondering if that early I need to register business since I do not even know if I will have income generated and at what point. So does it mean at this point for my disclosures, I should use my personal address and name?

[00:55:47.11] - Liz Stapleton

Potentially. So, registering a business such as an LLC, it's a matter of protecting your personal assets. Now, if you don't have a lot of personal assets that need protected, then I actually didn't have an LLC for the first four years of my business, maybe three years. So just because you started a blog doesn't mean you have to have an LLC right away. For your disclosures, you will need an email address. You don't necessarily have to use a home address. I would get a PO box and you can do that That's fine. Hopefully, that answers that question. And Jessie says, Is the BOI an annual report file or just once? I think it's once unless something changes and you have to update it. I will double-check that. Okay. And then Anonymous, do your templates come with updates or would we need to buy again if the rules change? No, you get the updates. I actually just updated the privacy policy to include more stuff regarding the different US states that have now data privacy laws. So yeah, if I update stuff, you get the updates. Okay, now let me go ahead and check the comments and grab that today.

[00:57:03.12] - Liz Stapleton

Okay, let me see. Jessie, did you already pull out some questions or I can look through?

[00:57:09.01] - Jessie Festa

Yeah, I have them. The first one was somebody had asked, how do you add a cookie opt-in opt-out on WordPress? And I said that they use plugins, but I don't know if you have a personal favorite or one that you really like.

[00:57:21.16] - Liz Stapleton

I don't have a personal favorite. I honestly, I'm pretty sure I use three different ones on my three different WordPress sites, and I couldn't tell you the name of any of them.

[00:57:28.06] - Jessie Festa

I'd have to go look. I use Compliance. I know that. C-o-m-p-l-i-a-n-z. I'll type it in the chat. The next one was, do travel bloggers need disclaimers for travel recommendations?

[00:57:45.14] - Liz Stapleton

If they get commission, yeah, absolutely. If it's just like, Hey, I really like this tour, I'm not affiliated, I'm not getting any money or a free... Even if you are compensated with the free tour, you have to say that. You do have to disclose that.

[00:58:05.19] - Jessie Festa

And in terms of affiliate disclosures, do they have to appear before every link when they're used, or can you just have one at the top of a blog post that contains several links?

[00:58:16.14] - Liz Stapleton

Yeah, you don't need to have the disclosure in there seven times if you have seven links in the post. No, you just need it to be above the first link mentioned.

[00:58:26.06] - Jessie Festa

And then do bloggers need to create disclaimers about how people should check updated opening hours for attractions, or that this blog shouldn't be considered travel advice, etc.

[00:58:42.03] - Liz Stapleton

I think it's not a bad idea. That could go into your general. That's a, Hey, things may be updated. I don't guarantee this is up to the date, up to the moment information. This isn't a new site. That's part of your general disclaimer and your revisions and errors policies. So, yeah, Kim, when you scroll down, it should show as being zero dollars at the checkout. I know you said it shows as nine dollars. It does. When you scroll down, it should say total payment, zero. So it is a coupon link.

[00:59:18.15] - Jessie Festa

Someone said, If I have a travel blog about the UK, but I'm based in South Africa, and I buy your legal bundle, will that cover my blog, which will have a hopefully global audience?

[00:59:32.10] - Liz Stapleton

About the UK. Okay. It should. I mean, I obviously can't speak to the laws that are in South Africa, but my bundle is GDPR compliant. It is compliant with many of the international laws. And I have had people who are UK-based that are like, Yeah, I bought her bundle. And then when I made enough to hire an attorney, I had them look it over and they're like, Yeah, you're good. So I can't be like, Yeah, 100 %. But I've had many people not based in the US use my bundle and even later have attorneys go on to review it when they've gotten, reached the point that they can afford that and have been all set.

[01:00:08.20] - Jessie Festa

Carla asked, If I started as a sole proprietor, can, should I use the same EIN if I want to convert to an LLC?

[01:00:18.08] - Liz Stapleton

I think you actually are required to get a new EIN. But again, EIN is free to do. It takes about 15 minutes. It's a government website. If you're googling and you're getting something that's asking you to pay, then it's not the actual government website. The government website, it's completely free to get an EIN, which stands for Employer Identification number. It's like the business equivalent of a Social Security number, if you're not sure what that is.

[01:00:43.16] - Jessie Festa

Then I think that was All the questions I see a compliment came in. Louise had said that the advice you gave was very helpful. The person, this is from before, from the ClickUp form, but the person had purchased the domain a few years before, but wasn't live for a good number of years. So when they they created the domain, they had no idea that hers existed.

[01:01:04.02] - Liz Stapleton

Yeah. So just because they had the domain doesn't mean they have the trademark, especially if they weren't using it. So if you're in the process of trademarking, hopefully you're using an attorney to help you and you can have them help figure this out because you can say you had the use of it first. So even though it wasn't registered, it should have been trademarked. A domain is not the equivalent of trademark.

[01:01:27.24] - Jessie Festa

I actually had a question. For the earnings disclaimer, where do you put that? Do you put that above the testimonial section or do you just put that in your terms and conditions policy?

[01:01:39.06] - Liz Stapleton

So you can have it in terms and conditions because you certainly want them required to agree to the terms and conditions when they check out. But I've also seen a lot of people put it in the footer of check out as well. So that's fine, too. It's up to you. Again, it's about transparency, open, and honesty, and what feels right for your... Like, yes, there's certain requirements, but then what feels right to you.

[01:02:04.05] - Jessie Festa

And then a question just came in from Kate, how unique should the name of a website or business be? For example, Chicago Travel Day trips. Is that unique enough?

[01:02:14.17] - Liz Stapleton

Unique in what sense? Like, unique in terms of, does someone already have Chicago travel trips? That might be a problem. Are you talking about in terms of, you don't want to infringe on someone's copyright or trademark, or you just want a long tail name, which is getting more into SEO and niche. So I'm not sure in what context you're wondering about the uniqueness. I don't know. Jessie, do you have any insight on what you think she might be referring to?

[01:02:50.21] - Jessie Festa

No, I'm not sure. I was wondering the same thing. If it more in a business tip sense, is that a unique business name or is it too similar to another a business name?

[01:03:01.06] - Liz Stapleton

Yeah, which if you're... Yeah, I don't... Without some context, I can't be sure.

[01:03:11.24] - Jessie Festa

In terms of being able to trademark, I guess, what's the other name, right? That's the comparison?

[01:03:18.13] - Liz Stapleton

Yeah. If there's one that's already trademarked and it's pretty similar, and it's... Especially if it's in the same category of business, then you're probably going to have some issues. You can't just add the word the, for example. I know the isn't your name, but I've seen that where people are like, Oh, I added a word. But if it's a non-consequential word, that's still a potential. It's a little trademark violation.

[01:03:47.02] - Jessie Festa

And I think, too, even just from a business standpoint, you definitely don't want people to get you and the other person mixed up. You want your clients to come to you and get to know you. So having a name that's different, I think, is obviously legally sound, but also just a good branding practice as well.

[01:04:02.21] - Liz Stapleton

Yes, exactly.

[01:04:04.17] - Jessie Festa

Because I ran into this very similar issue with my business, then it was frustrating.

[01:04:08.08] - Liz Stapleton

Yeah, it can be. You don't want to have to go back and do everything. So Oh, yeah. Any other questions? Questions about the bundle, questions about the freebie? Anything. And there will be a replay. Actually, I think I got a couple of emails about that. There will be a replay. I will take it down for just a little bit so I can get it transcribed and clean up some of the editing, and then I will get it back up and I will email out the replay. And I think Jessie's also going to email out the replay as well. So there will be a replay. It'll be available the next three days, I think, through the 28th, if I remember right. And we will say so in our email.

[01:04:57.08] - Jessie Festa

Yeah, now I'm forgetting the date. I'm like,. Yeah, exactly.

[01:04:59.05] - Liz Stapleton

That's I'm all thrown off. But yeah, and guys, I always welcome feedback. If you're just on the workshop or just anything, I always strive to do better every time I run this workshop, which I've been running it more often just because so much has been happening in this space.

[01:05:17.22] - Jessie Festa

But, yeah. I had never heard about that BOI report thing. I wrote that down.

[01:05:24.00] - Liz Stapleton

I'm like, What?

[01:05:25.09] - Jessie Festa

I'm serious here. I've never heard of it.

[01:05:27.12] - Liz Stapleton

Yes. Okay. I think we did just get another question Have you submitted, Do you need these disclosures, even if you're not making money from your blog? So there's lots of different kinds of disclosures, then yes, you should be using disclosures, even if you aren't making money. If it's like you're not making money yet, if you're planning to do affiliate marketing, you have affiliate links, you have to be complying. Also, you generally won't get accepted into affiliate programs or even potentially ad programs if you don't have a privacy policy and proper disclosures at a minimum on your site.

[01:06:01.04] - Jessie Festa

Hopefully that helps. Yeah, that privacy policy. Facebook ads, you need the privacy policy, but even speaking at certain summits and stuff, it's like they want to see the privacy policy.

[01:06:11.18] - Liz Stapleton

It also just makes you look more legitimate in general because you're taking this seriously, even if it's not a full-time business yet. Or even if you don't intend for it to be a full-time business, if it's just a side business, it's still. It's making you seem more professional. So there's lots of benefits even outside of being legally compliant.

[01:06:36.22] - Jessie Festa

I think that's all of the questions. I don't think I missed any.

[01:06:41.18] - Liz Stapleton

Yeah, I'm going to do one last refresh on the form. I think they did a little bit more explanation. I'm about to launch a travel blog. Do I need all these disclaimers mentioned? If I'm not making money, any money or not launched? If you haven't launched, then once you launch, you need them. But if you don't have a set plan for launching, I'd hold off, honestly, simply because it's one of those... If you're just going to plan launching to death and never actually launch, which people do, but actually launch, hit publish, you are never going to be completely ready. This is just a standpoint, from the standpoint of blogging, and Jessie and I have been doing this a long time, right? You're never going to be completely ready. Hit publish anyway. As mean as this sounds, very few people are going to see that first post. It's just the way it goes And you can always update it later. And that's how you'll know you're getting better is when you cringe at the first thing you published. All right. All right, I think that is it. Again, don't hesitate to email me. I will be sending out the replay.

[01:07:50.04] - Liz Stapleton

Very much appreciate you guys coming and asking questions and just being here with Jessie and I. I really appreciate it. I hope you guys have a great rest of your day.

[01:07:59.13] - Jessie Festa

Awesome.

[01:07:59.23] - Liz Stapleton

Thank Thank you. I'll see you soon. But if you have any questions or anything, don't hesitate to let me know.

[01:08:06.20] - Jessie Festa