

# Tomii Academy FAQs (Frequently Asked Questions)

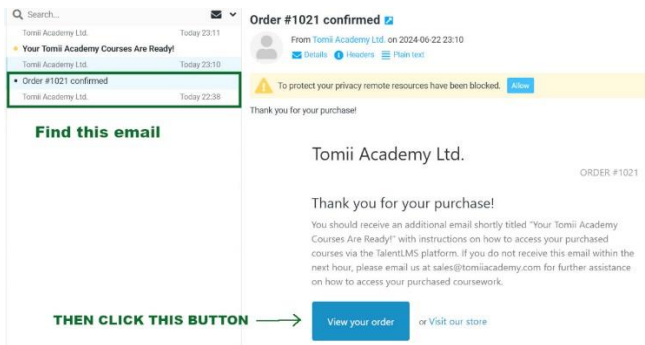
“Real Wealth is Much More than Just Money.”

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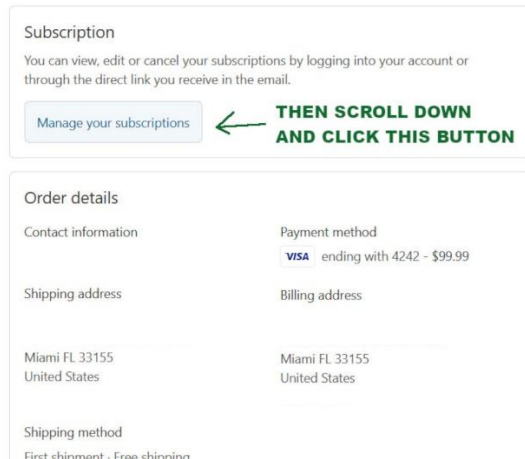
**Q: I purchased a monthly subscription to Tomii Academy but would like to pause or cancel my membership. How do I do this?**

A: Please find the email you received when you subscribed with the title “Order #\_\_\_\_ confirmed” and follow the simple instructions in the screenshots below to manage all active subscriptions. If you choose to cancel your subscription, you must cancel before the day and time of your original subscription for your cancellation to take effect (i.e. if you purchased a monthly subscription at 3:30PM on 10 August 2024, then you must cancel **before** the next month’s date at 3:30PM on 10 September 2024. Otherwise, you will not be able to cancel until the following month. Ensure you note this cancellation policy).

1.



2.



3.

ORDER	DATE	PAYMENT STATUS	FULFILLMENT STATUS	TOTAL	
#1001	June 22, 2024	Paid	Fulfilled	\$99.99 USD	<p>3100 Southwest 62nd Avenue Miami FL 33155 United States</p> <p><a href="#">Subscriptions</a> ← <b>CLICK THIS LINK</b></p> <p><a href="#">View addresses (2)</a></p>
#1017	May 10, 2024	Paid	Fulfilled	\$349.99 USD	
#1016	May 10, 2024	Paid	Fulfilled	\$1,563.27 USD	

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4.

Home Catalog Fact Sheet (Brief) Fact Sheet (Extended) Full Curriculum United States | USD \$ English

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#1013 Repeats every month	Total value: \$99.99 Status: <a href="#">Active</a> ←	Created on: 06/23/2024 2:10 PM Next on: 07/23/2024 2:00 PM
#1009 Repeats every year	Total value: \$399.99 Status: <a href="#">Cancelled</a>	Created on: 05/10/2024 3:37 PM
#1008 Repeats every month	Total value: HK\$1,563.27 Status: <a href="#">Cancelled</a>	Created on: 05/10/2024 3:33 PM

5.

Items

C: What is Money? Part II x 1 \$99.99 33155 Miami Florida United States

Place new order

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Payment method [Edit](#)

**VISA** Visa ending in 4242 Expires on 6/2025

[Pause my subscription](#)

[Cancel my subscription](#)

**CLICK THE OPTION YOU WOULD LIKE TO ENFORCE**

**Q: Your fact sheets state that MBA's are impractical theory but that the courses in your Academy grant applied finance and investment knowledge far more valuable than anything class offerings from the academic business world. Do you offer proof of this?**

A: Most definitely. [Click here to see the 71.59% yield](#) our founder, Mr. John Kim, returned to clients on his Patreon platform specifically from 2022 to May 2024 with his personally curated open portfolio of stock picks during this time, a yield that returned almost a 7X multiple of the 10.51% yield of the benchmark US S&P 500 index over the same investment

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period. This returned yield was compiled with actual specific buy and exit prices Mr. Kim provided to his clients, all still documented in the archives of his Patreon platform. In addition, during the global 2008 global financial crisis, Mr. Kim's personally curated portfolio yielded a nominal positive gain that year when the US stock market and other global markets crashed by nearly 50%, and the following year Mr. Kim returned a yield in excess of 69% in 2009, so he has repeatedly demonstrated that the applied investment and financial knowledge dispensed in his Tomii Academy courses far exceed the value of even a Harvard or Cambridge MBA.

Furthermore, in 2022, J. Kim's designed portfolio he delivered to his Tomii Academy patrons on the Patreon platform, were it a hedge fund, would have ranked **as the 4<sup>th</sup> best performing hedge fund in the entire world** ([click here](#) to see the yields). Though the identities of his assets are hidden in both these links, a simple \$20 payment to Mr. Kim's patreon platform will yield access to all the archives, in which the identities of every asset is provided as well as all his issued buy and sell prices for every single asset during these years in which he returned these enormous yields to clients. So these claims can be verified in the archives of his Patreon platform. This means that Mr. Kim, using the very knowledge he teaches in his Tomii Academy courses, not only beat the yields returned by Harvard, Wharton, MIT, and Cambridge MBAs and PhD graduates paid millions of dollars per year by some of the biggest firms in the world like JP Morgan, Goldman Sachs and Citigroup, but absolutely crushed the competition of the most highly educated MBAs and PhDs in the world, proving the immense high level value of his Tomii Academy courses.

**Q: Since the Tomii Academy CEO and Founder has provided proof of concept of the high level value of all his Tomii Academy courses, are his courses multiple times the price of courses offered by Harvard, Cambridge, University of Tokyo, Wharton and other high level universities around the world?**

A: Just the opposite. Mr. Kim wanted to ensure that if young adults were going to forgo a low utility MBA and business PhD education to enroll in his Academy instead, that he would offer courses at a much lower price to make them more accessible, much cheaper, yet much more valuable than courses offered at institutions of "higher learning". For example, the price per year, including room and board and other expenses of a Harvard MBA and a Cambridge MBA, in 2024, were respectively, \$134,086 and \$111,688. At an annual courseload of ten courses (five per semester), this amounts to a cost of \$13,400 and \$11,169 per course.

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**We have priced our courses at 2% to roughly 4% of the per course price** a student has to pay for the “privilege” of attending top business academic graduate level programs. Tomii Academy courses are priced at only \$299 to \$399 per course and we even offer bundles of six courses for an extremely low price of \$299 per month at a monthly subscription rate. During our soft launch, we even offered special introductory discount coupons that cut the prices of these courses even lower than the above for limited periods. From time to time, we will still run flash sales during our first year, so make sure you visit our website frequently to take advantage of limited time flash sales we will periodically run during our entire first year of operation from May 2024 to May 2025.

**Q: How do I find out about the specific content of each course offered in Tomii Academy?**

A: Just return to our home page and click the [“full curriculum” link](#) where you will find a brief description of every course, as well as the exact content provided in each course. Remember that Mr. Kim worked day and night for fifteen years to research, write and develop the courses of Tomii Academy, so the level of detail and amount of content will likely shock most people that are used to “finance” courses offered online that may be priced at \$99 for 40 pages of content that literally tell you nothing that you could have not learned online for free. Remember, that Mr. Kim promises that the content in every one of his Tomii Academy courses is content you will never learn at Cambridge, MIT, Harvard, Wharton, the University of Tokyo, Inseec Business School or any of the other top 50 rated academic business programs in the world.

For example, if you read his curriculum brochure, you will discover that both Part 1 and Part 2 of his Course D: Why You Should Own Gold to Survive the Global Currency Wars, each consist of more than 7 real world applicable exercises, 200 pages of content and 7 hours of audio files. **Some single courses offered in Tomii Academy, because they necessitated 15 years of development and work, are more comprehensive in content and value than the content provided in the entirety of other online business academies.**

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**Q: I have often seen other online academies that are the competitors to J. Kim's Tomii Academy be put together in less than a year from inception to launch to address a trending hot business or finance topic. What is so special about Tomii Academy that Mr. Kim required 15 years of development before its launch?**

A: Mr. Kim spent so much of his life in developing Tomii Academy because his mission is to not just revolutionize low utility academic business education that is in much need of an overhaul today but also to return education to real learning and critical thinking that has been stripped from academia today. To read the abbreviated, short version of his mission, [click here](#). To read the long, unabridged version of his mission and the legacy he desires to leave to the world through Tomii Academy, [click here](#).

**Q: I always want to know more about the background of a person that developed online education courses. What is Mr. Kim's qualifications to develop the courses he sells in Tomii Academy?**

A: Good question. Just [click here](#) to read about Mr. Kim's academic credentials as well as his extensive professional credentials that make him the perfect person to fulfill the above stated mission of Tomii Academy.

**Q: I just purchased coursework from Tomii Academy and am anxious to get started but I have not received an emails with any instructions of how to access my purchased courses. How do I access my purchased courses?**

A: We work with a learning management system called TalentLMS, the #1 rated LMS in the world, to provide the platform to deliver our courses. After purchasing, they are immediately notified of your purchase and then send an email within a few minutes with all the instructions and links you need to access your courses. The email will be sent to the email address you provided when you purchased our courses. If you do not see the email with the links to access your courses, then please check your spam/junk email box because our welcome email with access links may have been sent to your spam/junk email box if you use very strict settings on your filter settings. Please ensure that you "whitelist" our email addresses from which you receive important information from us. If you do not, then our future important emails may end up in your spam/junk email box as well.

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**Q: What is your refund policy?**

A: There are no refunds provided on completed purchases of our courses. If you wish to test our courses before make a larger financial commitment to purchase many courses, then simply buy one course. Our single course purchases provide a 12-month accessibility period after purchase that provides a full year for you to evaluate the value of our courses to decide if you wish to then purchase more. For how to cancel monthly or annual subscriptions, see the first question on this FAQ sheet.

**Q: Can I share my login credentials with a family member or friend after purchasing a course?**

A: Please do not share your login credentials as our educational course delivery platform utilizes a number of security measures to prevent sharing of credentials as our course purchases are limited to a single user. If you share your credentials and our platform detects a violation of this manner, it will automatically lock you out of the platform and prevent you from logging in again in the future. If this happens you will also lose accessibility to the course for the remainder of your purchased accessibility period with no legal recourse to receive a refund of any kind. All of our security measures on our platform are automated and are not enforced by any of our staff so to ensure continued accessibility to your purchased course for the entire period provided by the purchase, simply never share your login credentials with anyone else.

**Q: Why did you spend 15 years of your life creating Tomii Academy?**

A: Most every child, from the minute he escapes the guidance of his parents and comes under the tutelage of the State, is born into a world of lies. The average child, quite sadly, may experience, from the time of birth to death, a mere six years of mental freedom and zero years of economic freedom. As a child grows into a young adult, his or her world of lies is reinforced through print and television media, academia, and the prominent attention given to the words of [the world's business and political leaders, as he or she remains unaware of the lack of congruity between the words and actions of these leaders. Somewhere along this path, these lies become part of a child's internal belief system and stay with that child for an entire lifetime. It is necessary for global financial, academic, and political leaders to continually spread, perpetuate and reinforce these lies to maintain control over billions in their created Welfare State.

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**Q: Are your courses just written or do you have audio files as well so I can listen to them?**

A: We offer both written materials and audio files that are a recitation of the written materials for every single lesson and exercise of every course. Hopefully you like the Founder's voice as he recited every single lesson and exercise himself and decided not to use AI to produce the vocal transcriptions because so many people hate the artificial intelligence voices that are most popularly used today.

Though it required hundreds of hours to provide audio files for all coursework in my Academy, I provided it as I knew many people would ask for this feature.

**Q: Will you be offering courses in any other language besides English?**

A: In the future, we hope to offer courses in other languages like Spanish, Japanese, Korean, Thai, Simplified Chinese, German and French to name a few. We have looked at some AI programs to accomplish this task for us, but we have run into problems as there is a lot of technical finance, business and investment jargon that AI translation programs struggle with in the provision of a clear translation.

Consequently, we are waiting for future iterations of AI language translation programs to improve in their translation of business and investment related jargon or to hire human translators to do this work for us in the near future. As the coursework consists of thousands of pages of material, our sincere hope is that future iterations of AI translation will improve significantly as human translation is quite a daunting task for anyone.

**Q: Do you provide the process by which you provide price predictions for gold and silver, and sometimes for BTC, on your patreon platform, as this would be a very valuable tool, given the accuracy of your price predictions over the years?**

A: I provide about 85% of the tools in my Academy coursework, especially in Course O, that I use to personally make my gold/silver price predictions every week on Patreon. However, there are a couple of tools I don't reveal because I've been working with a business partner to develop a computer algorithmic predictive model for gold/silver to sell to institutions. We're not sure if this will ever come to fruition but my partner asked me not to disclose everything I use to make my price predictions because it would compromise our current efforts.

But I can honestly say that I reveal about 85% of the tools I use. But even so, as I've stated many times in the past, even if I revealed 100% of the tools I use, my price

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prediction process is not a linear process and without doubt, my experience of literally looking at gold/silver price behavior for more than two decades shapes my predictions. This is why, though it is literally impossible to know when the Chicago Mercantile Exchange will raise initial margins and maintenance margins on gold/silver futures contracts that trade in New York, I was still able to give warnings within 24 to 48 hours of it happening two times within the past few years. If someone told me they would pay me 1000:1 if I could do this before I actually did it, I wouldn't even have bet \$1,000 to win a \$1,000,000 because I would have thought the odds of doing what I did would be 100,000,000: 1.

Consequently, since there is no mathematical algorithm that can reveal how I do what I do in the arena of gold/silver price predictions, I believe the 85% of revealed tools, plus the experience of time, to be adequate in granting someone confidence to spot major moves in gold/silver prices with decent accuracy.

### **Q: Are your courses downloadable?**

A: Only a small fraction of all available coursework is downloadable. Downloadable and printable courses are confined to only exercises that may require a long time frame to complete and perhaps complex answers in which having a hard copy of the exercise facilitate much easier completion. Otherwise, audio files are relegated to streaming and written materials are relegated to online access. However, written materials will automatically save at the last point of completion, so if you stop reading a lesson at page 18 of 45 pages, when you access this course online again, it will automatically open on page 18.

When I ran a consulting company in the past, people I hired consistently found my written materials being re-sold on other websites throughout Asia, with one brazen criminal even replicating my entire website in China and stealing my revenues by reselling my analysis. Though we imprinted all purchased analytical research in the past with the buyer's name, address and email address so other people would be aware they were illegally purchasing stolen IP, even these preventative measures did not stop thieves from reselling my IP. Consequently, for this reason, we unfortunately had to make the decision to not make our coursework available through downloads but only online.

**Q: Can your coursework be accessed offline?**

A: Though this is one of the major advantages of xAPI files, of which format all of our written materials possess, unfortunately at this time, our Learning Management System platform does not yet have the capability to make xAPI files accessible offline. If you are unfamiliar with the xAPI format, xAPI stands for “Experience Application Programming Interface, or Tin Can API” and is a learning technology interoperability specification that makes it easier for learning technology products to communicate and work with one another. However, though not yet accessible offline as of our launch in April 2024, we hope to be able to offer offline accessibility to our written materials at some point in the future, though an internet connection will be needed for the foreseeable future to access the audio files.

**Q: I would really like to take your courses but my income level will not allow it? Any chance you will offer scholarships in the future?**

A: Absolutely. At some point during the first year of operation, I will launch a scholarship program in which I will give away memberships to my Academy for free, after we establish some type of methodology to verify that we are indeed providing free scholarships to those of low-income status that truly cannot afford our courses.

**Q: How does your subscription model work?**

A: The annual subscription fee is the only subscription model that does not automatically renew at the end of the subscription period, meaning that the one time payment grants access to a course for a one year period. Any desire to extend access to a course purchased on a year subscription can be made by purchasing another one-year subscription. All monthly/weekly subscriptions (only monthly available as of launch) automatically renew and must be cancelled before the next renewal period, as stated on the checkout cart at the time of purchase. No partial refunds are granted for cancellation in the middle of a renewal cycle.

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