

**COACHING AGREEMENT AND PRIVACY POLICY**

**About Us and Program Purpose:** Stand By Me, a program of the United Way of Delaware and the DE Department of Health and Social Services, provides free, confidential financial coaching. We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, family status, disability, or sexual orientation/gender identity. We administer our programs in conformity with local, state, and federal anti-discrimination laws, including the federal Fair Housing Act (42 USC 3600. Et seq). **As a financial coaching program participant, please affirm your roles and responsibilities along with the following disclosures and initial, sign and date the form on the following page.**

**Client and Counselor Roles and Responsibilities:**

<b>Financial Coach’s Roles and Responsibilities</b>	<b>Customer’s Roles and Responsibilities</b>
<ul style="list-style-type: none"> <li>● Reviewing your financial goal and your finances, which include your income, debts, assets and credit history.</li> <li>● Assisting in the preparation of a household budget that will help you manage your debt, expenses and savings.</li> <li>● Your coach is not responsible for achieving your financial goal but will provide guidance and education in support of your goal.</li> <li>● Neither your coach nor the United Way of Delaware’s employees, agents or directors may provide legal advice.</li> </ul>	<ul style="list-style-type: none"> <li>● Providing accurate information about your income, debts, expenses, credit and employment.</li> <li>● Attending meetings, returning calls, providing requested paperwork in a timely manner.</li> <li>● Retaining an attorney if seeking legal advice and/or representation in matters such as foreclosure or bankruptcy protection.</li> </ul>
<p><b>Termination of Services: Failure to work cooperatively with your Stand By Me financial coach and/or the United Way of Delaware, will result in the discontinuation of coaching services. This includes, but is not limited to, missing three consecutive appointments.</b></p> <p align="right"><b>Initials/Initials</b></p>	

**Agency Relationships:** United Way of Delaware has a financial affiliation with the city, county and state agencies. As a Stand By Me financial coaching participant, you are not obligated to use the products and services of any of our industry partners.

**Privacy Policy:** I/we acknowledge that I/we received a copy of the Stand By Me and United Way of Delaware Privacy Policy.

**Initials / Initials**

**Errors and Omissions and Disclaimer of Liability:** I/we agree United Way of Delaware, its employees, agents and directors are not liable for any claims and causes of action arising from errors or omissions by such parties, or related to my participation in Stand By Me financial coaching; and I hereby release and waive all claims of action against United Way of Delaware and its affiliates. I have read this document, understand that I have given up substantial rights by signing it, and have signed it freely and without any

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United Way of Delaware, Inc.

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inducement or assurance of any allowed by law. If any provision of this document is unenforceable, it shall be modified to the extent necessary to make the provision valid and binding, and the remainder of this document shall remain enforceable to the full extent allowed by law.

**Privacy Policy**

Stand By Me and United Way of Delaware, Inc. are committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Financial information will be provided to external partners including our affiliates for purposes of monitoring programmatic compliance. Personal identifiable information (PII) information like Social Security Number (SSN) and other personal data will not be released. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

**You may opt-out of certain disclosures:**

1. You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties, that is, direct us not to make those disclosures.
2. If you choose to “opt-out”, we will not answer questions about you to program monitors. If at any time, you wish to change your decision with regard to your “opt-out”, please notify Stand By Me and United Way of Delaware in writing.

**Release of your information to third parties:**

1. So long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to program monitors as a requirement of grant awards which make our services possible.
2. We may also disclose information about you or former customers, as described above, to anyone as permitted by law (e.g., if we are compelled by legal process).
3. Within the organization, we restrict access to the information about you, as described above, to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

**I/we acknowledge that I/we received, reviewed, and agree to United Way of Delaware’s Program Disclosures.**

Signature Name 1	Date
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Financial Coach Signature	Date
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FINAL 09/07/2021