

INSTRUCTOR PARTICIPANT AGREEMENT

ICCF and its instructor(s) agree to provide professional financial management education services to _____ (you).

What to expect:

The instructor will:

- Provide Financial Management education as recommended prior to applying for local home ownership programs.
- Create a positive and comfortable atmosphere that enhances learning and engagement opportunities.
- Be available during the week for credit counseling, budget counseling, and home ownership counseling.

The instructor will work with you to understand:

- Psychology of money, spending plans, and goal setting.
- How your credit affects you, your spending power, and your future.
- Possible solutions and adjustments to your spending plan, to your credit, and your monthly budget in order to better meet your short-term and long-term goals
- Consumer protection, Insurance, Long term planning needs, and how one's financial situation affects the health of one's home.

Together with the class, during the 8 weeks, you will develop goals, a budget, study credit and credit building, build personal assets in your classroom community, and better understand how ICCF and its resources are here for you and the goals that you set.

Instructor Commitment:

The Instructor agrees to:

- Provide you with factual information
- Make referrals to needed resources
- Provide services confidentially, honestly, and respectfully
- Provide a certificate upon completion of the series

Participant Commitment:

You understand that in order for the instructor to provide you with the best service possible, you agree to:

- Arrive on time to each class
- Communicate clearly ahead of time if you are unable to attend a class or if you will be late.
- If you are late for a class, you will need to make up the class time missed with the instructor during the following week.
- If you miss an entire class, you will need to make up the entire class at a later date. If this later date doesn't work, then you and the instructor will need to schedule a time to cover the content and time missed.

What are your hopes and expectations for this Financial Management Series as a class participant? How do you think we can best help you through this class series?

Signatures:

FM Participant

Date

Counselor

Date