

# FINANCIAL STEWARDSHIP MENTORING PROGRAM

## Participant Agreement

We recognize effective this \_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, that each Financial Stewardship Mentoring Program Participant (hereinafter referred to as Participant(s)) signing this document agrees to participate in the Financial Stewardship Mentoring Program (hereinafter referred to as FSMP) and to abide by the conditions stated in this Agreement.

### The FSMP Is Not for Profit

The Financial Stewardship Mentoring Program is a charitable ministry of (**Your Church Name**) and does not seek profits or personal enrichment of its leaders or team members. It is acknowledged by signing this document that no remuneration of any kind has been required, requested or received from the Participant(s).

### Participants Are Responsible for Decisions

Any recommendations or advice given by FSMP team members to the Participant(s) may be accepted or rejected by the Participant(s), and any decision to accept or reject advice or recommendations from the FSMP team is the sole responsibility of the Participant(s). In making the decision to participate in the FSMP, each Participant recognizes that it is his/her responsibility to make appropriate personal decisions, and each Participant agrees to hold harmless the FSMP team, (**Your Church Name**), its ministries, staff and members from all decisions made and actions taken by the Participant(s).

### FSMP Requires Time and Effort

Considerable time and effort are expended by Mentors to prepare and meet with Participants in order to help them to improve the manner in which they manage their household finances. It is expected that Participants will:

1. Enter the FSMP with intentions of completing the program.
2. Make a reasonable effort to establish meeting times and attend all meetings.
3. Have a suitable cleared work-place available when the Mentor arrives.
4. Read the Sessions in advance and accomplish all “actions steps” from the previous session(s).
5. Locate all documents and materials needed for the current session, as identified in the Session text, and have them available for the meeting.

### Achieving Desired Outcome Is the Participant's Responsibility

Success or failure of the FSMP is dependent on many different factors including the determination and willingness of the Participant(s). Because the Participant(s) may face difficult decisions and can willingly accept or reject the FSMP advice or recommendations, success cannot be ensured. It is understood that the burden for achieving a desired outcome is the responsibility of the Participant(s).

*The FSMP Team Will Require Participant's Personal Financial Information*

Before, during and after the initial program period, it is understood that the Participant(s) will provide both confidential financial data and nonconfidential information to the FSMP team. The Participant(s) hereby willingly make this information available to the FSMP team, and the FSMP team agrees to hold this information in strict confidence. It is essential to the conduct of the program that all members of the FSMP team will have access to personal Participant financial information, and it is hereby understood by the Participant(s) that this confidential information will be made available to all the FSMP members or substitute members. At times, it may be necessary to discuss confidential information with appropriate third parties in an attempt to assist the Participant(s). Discussion of confidential information with appropriate third parties will only take place with advance consent (verbal, written or otherwise) of the Participant(s).

*The FSMP Will Retain Records*

As a part of the FSMP process, copies of some Participant documents as well as the FSMP-generated documents may be produced as FSMP workpapers. These workpapers are the property of the FSMP and will be safeguarded and retained for the FSMP files. Examples of these workpapers include Personal Financial Statements, Debt Terms Schedules, Bank Reconciliations, Needs and Wants Projection Worksheets, Wants Lists, Cash Available to Pay Wants Schedule, Resume Information Forms and Debt Repayment Order Schedules that are prepared as a part of the FSMP process. Workpapers may also include other documents that Mentors assist in preparing to aid the Participant(s) or documents copied from the Participant(s) that support the work performed for the Participant(s). Any original Participant documents or records are the property of the Participant(s) and will be returned to the Participant(s).

*The FSMP Follows Christian Financial Principles*

The FSMP is a Christian ministry based on biblical guidelines of conduct, and using biblical principles as a basis of advice, suggestions and recommendations. Christian financial principles may differ significantly from financial principles presented by commercial financial advisors. By signing this document, Participants signify their understanding and acknowledge that Christian financial principles are an integral part of the FSMP.

*Right to Terminate Program*

Finally, the Financial Stewardship Mentoring Program is an intense program, conducted over several months, demanding significant volunteer time from the FSMP team members as well as considerable effort from the FSMP Participants. The primary intention of the Financial Stewardship Mentoring Program is to effect positive, Christian lifestyle changes for the Participants. However, it is not always possible to predict future desire, performance or availability on the part of Participant(s) and/or the FSMP team members. As such, it may become necessary to terminate a program prior to its intended conclusion. Should early termination of a program become necessary, it is understood

that the FSMP ministry reserves the right to unilaterally terminate a program by written notice to the Participant's most recent address of record.

We the undersigned have read and understand the aforementioned Agreement. Furthermore, our signature(s) indicate our acknowledgment and acceptance of this document.

\_\_\_\_\_  
Participant                      Date

\_\_\_\_\_  
FSMP Team Member  
on Behalf of Team                      Date

\_\_\_\_\_  
Participant                      Date