

## **CLIENT SERVICE DISCLOSURES**

By initialing and signing below I acknowledge being presented with the referenced acknowledgments, and agree to them:

	I understand that Better Family Life, Inc. (BFL) provides action plan consisting of recommendations for handling agencies as appropriate.	housing counseling after which I will receive a written my finances, possibly including referrals to other housing	
	I acknowledge that I have received a copy of BFL'S Privacy Policy and Fee Schedule.		
	I understand that a counselor may answer questions and provide information, but <u>not</u> give legal advice. If I want/need legal advice, I will be referred for appropriate assistance.		
	I acknowledge that I am not working independently with any other agencies, organization, individuals, etc. (either private or non-profit). And, if I am, I shall disclose immediately and fully any other service(s) that I involve myself with in order to remedy my situation.		
	(optional) I understand that it is my intent to keep my current home as my primary residence, even after receiving assistance. And if I decide otherwise, I must notify BFL, in writing, prior to their disbursement of any financial assistance to me.		
	I understand that BFL provides information and education on numerous housing related services/programs. I further understand that the housing counseling I receive from Better Family Life, Inc. in no way obligates me to choose any of these particular loan products or housing programs.		
	I authorize BFL to (a) submit client-level information to t (b) NFMC to open files to be reviewed for program monifollow-up with the client related to program evaluation.	he Data Collection System for the NFCM grant, toring and compliance purposes, and (c) NFMC to conduct	
BFL's internal programs consist of the following:			
	Housing & Asset Development, Youth, Family and Clinic Development, Cultural Arts.	cal Services, Community Outreach, Workforce	
BFL's external partners for this project are:			
	Bank of America, St. Louis Community Credit Union, Mi Chase Bank, First National Bank and U.S. Bank	dwest BankCentre, Wells Fargo,	
BFL's community partners for this project are: Urban League of Metro St. Louis, Justine Petersen, Beyond Housing, Catholic Charities and United Way of Greater St. Louis.			
<b>Important:</b> All of these referral agencies are provided as resources to BFL clients in order to promote independent, objective choices of services. Furthermore, no client is influenced to use any services as a condition of receiving services from BFL.			
Althou	ugh we offer these services, there is no obligation to any cl	lient to participate in any additional service.	
Client	Signature	Date	
Client Signature		Date	