



Code of Ethics

The American Association of Daily Money Managers is committed to promoting high standards of client services provided by its members.

As Daily Money managers (DMMs), we provide personal business assistance to clients who have difficulty managing their personal monetary and business affairs. As DMMs, we are not acting as accountants, financial advisors, or attorneys, unless separately educated and properly licensed to do so.

DMMs shall have concern for the well being of their clients.

DMMs shall provide services in an equitable manner for all their clients.

DMMs shall not exploit their clients financially, socially, emotionally, sexually, physically or in any other manner.

DMMs shall avoid those relationships or activities that interfere with professional judgment and objectivity.

DMMs shall disclose any affiliations that may pose a conflict of interest.

DMMs shall not exploit a relationship with a client for personal or financial gain.

DMMs shall strive to ensure fees are fair, reasonable and commensurate with the services performed. All fees for daily money management services are to be discussed with the client or other person accepting responsibility for payment prior to the initiation of services.

DMMs shall take all precautions to avoid harm to the client or his/her property.

DMMs shall respect the rights of their clients.

DMMs shall protect the client's right to privacy and confidentiality in accordance with the laws of the state where the services are performed.

DMMs shall maintain detailed, accurate, financial records for the client, based on information made available from client. (Deposits into and withdrawals from financial accounts shall be documented in terms of the source of the deposit and the purpose of the expenditure.)

DMMs shall achieve and maintain high standards of competence.

DMMs shall accurately represent their professional experience and training when requested by their client, client's family or someone looking out for the client, prospective client and other professionals.

DMMs shall keep current with issues affecting their clients (health insurance, consumer fraud, etc.)

DMMs shall keep current with public and private services available to their clients, for use in resource referrals.

DMMs shall refer clients to other service providers or consult with other service providers when additional knowledge and expertise are required.

DMMs shall define his/her role clearly to other professionals.

DMMs shall treat clients, family members, colleagues and other professionals with fairness, discretion and integrity.

Signature: _____ Date: _____

Printed Name: _____

Notary Signature: _____ Commission Expiration: _____