



PhiladelphiaSaves
You Can Build Wealth

Philadelphia Saves Volunteer Code of Ethics

The Philadelphia Saves Code of Ethics provides guidance on how you, as a volunteer, must conduct your activities in order to uphold the organization's ethical standards. The Code is not exhaustive; it provides guidance for providing services on behalf of Philadelphia Saves and observing the highest standards of ethical conduct. Because the Code does not address every possible situation that may arise, you are responsible for exercising good judgment, applying ethical principals, and raising questions when in doubt.

By signing this code of Ethics, I, as a volunteer of Philadelphia Saves affirm that:

1. I will be fair, empathetic and responsive in serving our Savers
2. I will always earn and be worthy of our Savers' trust
3. I will abide by all applicable laws and regulations
4. I will adhere to the highest standards of ethical conduct
5. I will make aware issues which have the potential to put anyone (saver, volunteer or employee) or the organization at risk and I will report behavior I reasonably believe is wrong to the Philadelphia Saves Program Director
6. I will serve Savers using the best of my knowledge, and will never promote products or services for personal gain
7. I will limit my one-on-one advice to basic skills related to the organization of daily spending habits and will never offer advice that will subject a Saver's money to risk in any way, unless I am offering that advice while serving in the capacity of a professional, representing my own firm, as in the case of a free session with a certified financial planner
8. I will limit my presentations to factual information that is considered to be standard and generally acceptable practices for the topic being presented. I will use caution and make it clear that individuals should seek specific professional advice for their personal financial issues prior to taking action
9. I will not engage in any activities that create a conflict of interest between myself and the organization

10. I will maintain the confidentiality of all information obtained in the course of performing my duties. Due to the nature of the services provided by Philadelphia Saves, we (Philadelphia Saves) have responsibilities for safeguarding Saver privacy. As a representative of Philadelphia Saves, I will keep saver information private by:

- Not discussing Saver information in public or with anyone including the media, spouses, family, or friends.
- Using technology (including email, fax and telephone) in a secure and confidential environment where information cannot be retrieved by others.
- Shredding and disposing of confidential documents
- Keeping computer and website passwords confidential and using them only for performing the duties required to fulfill my commitment to Philadelphia Saves
- Not revealing the identity of Philadelphia Savers to anyone
- Not selling information; i.e. lists.

11. If I have any questions regarding the appropriateness of any situation involving information handling I will report it to the Program Director of Philadelphia Saves

12. I will comply with this Code.

Name (Please Print)

Signature

Date