

Jewish Family Service Association of Cleveland ("JFSA")  
Forward Focus\* Services Scope of Services, Terms and Conditions

Forward Focus, a program operated by Jewish Family Service Association of Cleveland (hereinafter together referred to as "Forward Focus"), provides assistance on a short term basis to individuals and families (hereinafter referred to as "Clients") in achieving financial self-sufficiency through seven measurable outcomes: 1. Household Budget, 2. Stable Housing, 3. Debt Reduction, 4. Emergency Savings/Regular savings, 5. Reliable Transportation, 6. Affordable Quality Child or Elder Care and 7. Employment. In an attempt to further Clients' self-sufficiency, Forward Focus may from time to time coordinate Forward Focus services with other entities in the community including but not limited to the Chesed Center, Gesher and/or professional individuals who may provide assistance on a pro bono basis.

Forward Focus is designed to empower Clients toward positive change in personal financial matters. In tandem with Clients, Forward Focus seeks to identify strategies which align with the Clients' values and priorities. It is the responsibility of Forward Focus to ensure a positive, non-judgmental process for goal setting, strategy implementation, and follow up.

It is the responsibility of Clients to ultimately determine and timely implement their financial management goals and strategies. Clients understand and agree that in an attempt to further Clients' self-sufficiency, Forward Focus may from time to time, with Clients' consent, make inquiries on Clients' behalf and share information with, but not limited to the following: courts, treasurers' offices, mediation departments, taxing authorities, cities, municipalities, utility companies and individuals providing pro-bono assistance.

It is understood that all Clients assume ultimate responsibility for their financial choices. Clients agree and understand that the Forward Focus program is only evaluating information provided by Clients' and any and all options provided by JFSA to Clients shall not be construed as legal, tax or financial advice. When considering specific financial strategies, Clients should consult their own accountant, legal advisor, financial advisor, bankruptcy attorney, or other accredited professionals, as needed, for a comprehensive understanding of potential consequences. Clients understand that from time to time Forward Focus may be asked by Clients to make or may make professional referrals on Clients' behalf and Clients understand that accepting said referral is their decision and further Clients agree that Forward Focus is not responsible for any such referral choices and/or any related outcomes.

Clients shall forever and fully hold harmless and release JFSA, its subsidiaries, all affiliates, employees, board members and/or any and all entities or individuals providing services in conjunction with Forward Focus from any and all claims arising from or related to services provided and/or information provided by JFSA through Forward Focus and/or decisions made by Clients and/or for any and all resulting outcomes. Further, Clients forever and fully waive any and all rights to bring any and all claims and/or legal actions against JFSA, its subsidiaries, affiliates, employees, board members and/or any and all entities or individuals providing services in conjunction with Forward Focus program arising out of and/or related to any and all services provided and/or information provided by JFSA through Forward Focus and/or decisions made by Clients and/or for any and all resulting outcomes. This paragraph shall remain in effect and survive the termination of Clients' participation in the Forward Focus Program.

Clients have the right to request access to information held by JFSA relating to each Forward Focus individual client. Client may authorize JFSA to release said information to coordinating professionals and agencies requesting said information if and when Clients provide JFSA with a written signed release identifying the information being requested.

While it is the goal of Forward Focus to help Clients achieve financial self-sufficiency, it is the Clients' responsibility to follow through on implementation. Failure of the undersigned Client(s) to comply with the terms and conditions set forth herein may result in termination of Forward Focus services at the discretion of the Forward Focus Program Director or another Forward Focus Program's designee. In addition, at any time, without cause and at its discretion, JFSA can elect to no longer serve the undersigned Forward Focus Client(s).

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By signing below, I/ We acknowledge that I/We have read and agree to the above Scope of Services, Terms and Conditions.

<hr/> Name of Client	<hr/> Signature of Client (1)	<hr/> Date
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<hr/> Name of Client	<hr/> Signature of Client (2)	<hr/> Date
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\*\*\* NO LEGAL TAX OR FINANCIAL ADVICE IS EVER PROVIDED TO CLIENTS BY FORWARD FOCUS AND/OR JFSA STAFF AND/OR JFSA VOLUNTEERS. \*\*\*

\*The Forward Focus program operates with limited funding, which is provided from the Jewish Federation of Cleveland. Forward Focus Clients acknowledge and understand that Forward Focus services may cease at any time when and if funding for Forward Focus is no longer available.