



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 assistance to clients who have difficulty managing their personal monetary and/or 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 treat clients, their family members, colleagues, and other professionals with fairness, discretion and integrity.
- 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 judgement and objectivity.
- DMMs shall disclose in writing any affiliations, association, or interest that may pose a potential conflict of interest or the appearance of impropriety.
- DMMs shall strive to ensure fees are fair, reasonable, and commensurate with the services performed.
- DMMs shall take reasonable precautions to avoid harm to the client or his/her property.
- DMMs shall respect the right 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 achieve and maintain high standards of competence.
- DMMs shall accurately represent their professional experience and training and shall not act in any capacity for which they are not separately educated and properly licensed.
- DMMs shall keep current with issues affecting their clients (health insurance, consumer fraud, etc.) and maintain all licenses, registrations, certifications, and insurance required by law to perform their services.
- DMMs shall refer clients to other service providers or consult with the other service providers when additional knowledge and expertise are required.