

# TAKE THE PLEDGE

## Willing, Ready, and Able to take financial responsibility

Are you ready to accept responsibility for changing your financial situation?

Do you believe that you can and will change the way you make financial decisions?

Can you identify at least one benefit you hope to gain by changing your money management behavior?

If you consistently answered yes, pledge to continue on the path to financial wellness:

1. I will make informed financial decisions, understanding the difference between wants and needs.
2. I will communicate with my family about money matters so that we are all working toward the same goals.
3. I will be aware of the effects of advertising on the financial decisions I make, and resolve not to be influenced by them.
4. I will take care of my finances today by tracking expenses and creating a budget that is flexible and realistic.
5. I will take care of my finances tomorrow by saving for my future.
6. I will meet the credit obligations I have made on time and as agreed.
7. I will continue my personal education about financial health, budgeting, credit, and personal debt.
8. I will plan for periodic expenses, including the next holiday season.
9. By good example, I will teach my children the importance of budgeting, saving, and the wise use of credit.
10. If I am over-obligated, I will take the necessary steps to seek assistance.
11. I pledge to take steps to improve my financial wellness.

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Signed

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Date