

# Take the Financial Responsibility Pledge

I am *ready, willing* and *able* to take  
financial responsibility.

1. I will make well-informed financial decisions.
2. I will track and control my spending.
3. I will develop and use a spending plan and budget.
4. I will closely monitor my accounts and pay my bills on time.
5. I will set financial goals and work hard to reach them.
6. I will start an emergency (“rainy day”) fund immediately.
7. I will read and understand all disclosure (“fine print”).
8. I will continue learning about money management.
9. I will seek professional financial help when I need it.
10. I PLEDGE TO TAKE FINANCIAL RESPONSIBILITY  
TODAY FOR FINANCIAL STABILITY TOMORROW.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_