



FINANCIAL FREEDOM

CERTIFICATE

I ACCEPT RESPONSIBILITY FOR MY FINANCIAL SITUATION.

I pledge to take these steps to improve my finances:

1. I will make informed financial decisions, understanding the difference between wants and needs.
2. I will communicate with my family on money matters so that we are all working towards the same goals.
3. I will track my expenses and make a budget that is flexible and realistic.
4. I will save for my future today.
5. I will continue my personal education about financial health, budgeting, credit, and personal debt.
6. I will plan for periodic expenses, including vacations, school fees, insurance payments, etc.
7. I will teach my loved ones the importance of budgeting, saving, and using credit wisely.
8. I will meet the credit obligations I have made on time.
9. If I cannot meet my obligations, I will seek help.

MY GOAL IS TO SAVE \$ _____ SO THAT I CAN

_____.

Signed: _____

Date: _____

For more information about improving your finances, visit www.getmoneysmartbahamas.com