

## TODAY IS THE DAY I TAKE CONTROL OF MY FINANCIAL DESTINY.

### DECLARATION OF FINANCIAL EMPOWERMENT

**I**n order to attain a measure of success, power and financial competence, I shall uphold just principles of saving and investing as well as controlled spending and disciplined consumerism. I vow to take full responsibility for managing my financial affairs and to make a solid commitment to a program of financial planning and wealth building. Determination and consistency will serve as my guides, and I will not and cannot allow any external or internal forces to keep me from reaching my goals. Vigilance, integrity and accountability are the standards I live by. By embracing a new course and mandate that stresses planning, education and fortitude, I lay a strong foundation for the preservation and enrichment of my family and future generations.

I, \_\_\_\_\_

from this day forward, declare my vigilant and lifelong commitment to financial empowerment through legitimate means. I pledge the following:

1. To save and invest 10% to 15% of my after-tax income
2. To be a proactive and informed saver and investor
3. To be a disciplined and knowledgeable consumer
4. To measure my personal wealth by my own net worth and not compare myself with others
5. To engage in sound budget, credit and financial management practices
6. To teach business and financial principles to my children and those in need
7. To use a portion of my personal wealth to strengthen my community
8. To support the creation and growth of profitable, competitive locally and regionally owned Caribbean businesses
9. To maximize my financial capability and earning power through a commitment to career development, financial and technological literacy, entrepreneurial innovation, and professional excellence
10. To ensure that my financial knowledge and skills are passed on to future generations

**I** have committed to this unwavering, personal covenant as a means of bolstering myself, my family and my community. In adopting this resolution, I intend to use all available resources, wisdom and power to achieve my goals.

Agreed and Signed \_\_\_\_\_