I PLEDGE TO:

$ Make informed financial decisions by differentiating between wants and needs.

$ Create a realistic budget @ www.getmoneysmarts.org

$ Stick to my budget.

$ Meet the credit obligations I have made on time and as agreed.

$ Use a credit card responsibly.

$ Continue my personal educations about financial health, budgeting and credit.

$ Examine all financial statements each month.

$ Seek help if I am over-extended.

Pledged By: _________________________________

Date: ______________________________