



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 to 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 _____

Helping Californians Make Informed Financial Decisions