



The Fin\$mart Pledge to Financial Independence



I, _____, pledge to embrace my journey to Financial Independence.

- ▶ I pledge to understand and have full awareness of my finances.
- ▶ I pledge to live below my means and save for my future self.
- ▶ I pledge to know the difference between my needs and wants.
- ▶ I pledge to align my spending with my values, vision and goals.
- ▶ I pledge to derive equal pleasure from saving money, as I do spending money.
- ▶ I pledge to seek best value for my money. Prioritize, research and evaluate.
- ▶ I pledge to value anticipation over instant gratification.
- ▶ I pledge to define myself by who I am, not what I have.
- ▶ I pledge to learn about personal finance to make sound financial decisions.

From this day forward, with every discretionary purchase, I will hit “the mental pause button” and ask these questions: Do I need it? Do I need it now? Can I satisfy the need in another way? Can I purchase it on sale? What happens if I don't have it?

Date

Signature

FIN\$MART™