

# PARENT PROSPERITY PLEDGE

1. Establish a family savings goal with my child.
2. Know myself: both my financial strengths and weaknesses.
3. Ignore the Joneses.
4. Have candid family discussions about finances. Set goals.
5. Avoid competing with my child's other parent with money.
6. Teach my child the difference between their wants and needs.
7. Remember: My child needs me. Not things.
8. Watch, read and discuss financial media coverage with my child daily.
9. Be a philanthropist. Raise a philanthropist.
10. Allow my child to experience delayed gratification.
11. "No." and "I can't afford it." are appropriate and informative answers.
12. Teach my child the distinction between a 'have' and 'have not' consciousness.
13. Surround my family with financial experts.
14. Increase my financial vocabulary.
15. Learn. Earn. Save. Invest. Donate.
16. Be a financial role model. Avoid heavily media promoted, emotion-filled consumerism. For example, Black Friday. Remember the reason for all seasons.
17. Remember that our government may or may not make fiscal changes, but I can.