

YOUTH PROSPERITY PLEDGE

1. Establish a family savings goal with my parents.
2. Know myself: both my financial strengths and weaknesses.
3. Release my fear, shame or ego.
4. Have candid family discussions about finances.
5. Avoid competing with my child's other parent with money.
6. Learn the difference between my "wants" and "needs".
7. Materialism does not validate me.
8. Watch, read and discuss financial media coverage with my parents and friend daily.
9. Be a philanthropist. Volunteer in my community.
10. Open a savings account.
11. Study distinction between a 'have' and 'have not' consciousness.
12. Celebrities are not financial role models.
13. Increase my financial vocabulary.
14. Express appreciation.
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.