

# Declaration of *Personal Financial Independence™*

In order to enjoy peace of mind and live a more meaningful life,  
I, \_\_\_\_\_,  
hereby declare my intent to achieve personal financial independence.

**ONLY I CAN SECURE MY FINANCIAL FREEDOM. THEREFORE, I WILL:**

*Establish my priorities* - I will decide what is truly important to me and create a financial plan that will help me achieve my goals.

*Eliminate short-term debt* - I will reduce and eliminate outstanding balances on my credit cards. I will only use my cards if I have the money to pay for it each month.

*Create a spending plan* - I will set up a spending plan, keep track of my expenses and follow the plan. I will spend my money wisely.

*Expect the unexpected* - I will create an emergency fund to cover unexpected expenses, including at least three months living expenses.

*Pay myself first* - I will save for my future. I will deposit a percentage of my monthly earnings into long-term investments.

*Get help* - I will promptly seek professional assistance if I don't fully understand what I am doing.

*Think long-term* - I will invest for my future and take advantage of my employer's saving and retirement plans.

*Increase my financial IQ* - I will stay current on the latest financial and economic news. I will continuously research and look for better ways to accomplish my financial goals.

*To thine own self be true* - I will be honest with myself and continue to be determined to be financially independent by living within my means.

Signed \_\_\_\_\_

On this date \_\_\_\_\_

*Congratulations*  
on completing your first step toward  
achieving financial independence!

**YES YOU CAN**