



Financial Responsibility Pledge

I am making a commitment to myself, my family & my financial future that I will avoid a life of overwhelming debt by using my credit and/or debit card in a responsible manner. To honour that commitment, I pledge to (1) pay my bill on time & never miss a payment, (2) have a repayment plan, (3) keep my debt to 30% or less of monthly income, (4) track my spending & stick to a budget, (5) live within my means.

signed _____

date _____



The Key To
Financial Freedom
is Having A Plan!