



# Financial Checklist

Consider the following things as you write your financial statement of responsibility:

- ☐ I plan to be financially independent (from my parents or guardians).
- ☐ I will think about retirement and know one day I'll have to plan for it.
- ☐ I will always keep a spend-save-share budget.
- ☐ I plan to carefully research options before getting a credit card.
- ☐ I will monitor and know my credit score.
- ☐ I plan to have an emergency fund for unexpected expenses.
- ☐ I intend to pay off my debts on time.
- ☐ I will always consider charitable organizations and how to give back.
- ☐ I will avoid impulse buying.
- ☐ I will save money each week no matter how small the amount.

Add your ideas here:

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