

# Money Manager's Creed



- ...I shall have a written plan.
- ...I shall have a family budget.
- ...I shall not use plastic money.
- ...I shall spend less than I make.
- ...I shall have a regular plan to save.
- ...I shall not be in a hurry to get rich.
- ...I shall have a budget for family fun.
- ...I shall tell the family our total monthly income.
- ...I shall tell the family our total monthly expenses.
- ...I shall save and buy, not buy and then try to save.
- ...I shall have a set budget to help the less fortunate.
- ...I shall give my children a fixed monthly allowance.
- ...I shall teach my children to live within their budget.
- ...I shall consult my partner before going over the budget.
- ...I shall not borrow from friends, neighbors and relatives.
- ...I shall pay off credit cards in full at the end of the month.
- ...I shall not loan money unless it is to save someone's life.
- ...I shall cultivate the art of simple living and noble thinking.
- ...I shall put first things first: needs, savings, charity and wants.

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