**Today is the day I take control of my financial destiny.**

**Declaration of Financial Empowerment**

I

**n order to attain a measure of success, power and wealth, I shall uphold the principles of saving and investing as well as controlled spending and disciplined consumerism. I vow to fully participate in the capital markets and make a solid commitment to a program of wealth accumulation. Determination and consistency will serve as my guides, and I will not and cannot allow external or internal forces to keep me from reaching my goals. By adjusting my course and embracing a new mandate that stresses planning, education and fortitude, I lay a strong, unbreakable foundation for the preservation and enrichment of my family, children and children’s children.**

**I**,\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**from this day forward, declare my vigilant and lifelong commitment to**

**financial empowerment. I pledge the following:**

1. **To save and invest 10% to 15% of my net income**
2. **To be a proactive and informed investor**
3. **To be a disciplined and knowledgeable consumer**
4. **To measure my personal wealth by net worth, not income**
5. **To engage in sound budget, credit and tax management practices**
6. **To teach business and financial principles to my children**
7. **To use a portion of my personal wealth to strengthen my community**
8. **To support the creation and growth of profitable, competitive enterprises**
9. **9. To maximize my earning power through a commitment to career development, technological literacy and professional excellence**
10. **To ensure that my wealth is passed on to future generations**

**I**

 **have committed to this unwavering , personal covenant as a means of bolstering myself, my family and my community. In adopting this resolution, I intend to use all available resources, wisdom and power to gain my share of the Virgin Islands Dream.**

*Agreed and Signed***\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**