Wealth Principles

1. I will live within my means.
2. I will maximize my income potential through education and training.
3. I will effectively manage my budget, credit, debt, and tax obligations.
4. I will save at least 10 percent of my income.
5. I will use homeownership as a foundation for building wealth.
6. I will devise an investment plan for my retirement needs and children.
7. I will ensure that my entire family adheres to sensible money management principles.
8. I will support the creation and growth of minority-owned businesses.
9. I will guarantee my wealth is passed on to future generations through proper insurance and estate planning.
10. I will strengthen my community through philanthropy.