

## The 10 Wealth for Life 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% 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's education.
- 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.