





# The Motley Fool<sup>®</sup> Fool.com<sup>®</sup>

*On this, the august occasion of the third year  
of the 21st century, I Foolishly vow to*  
***Spend Less Money***

## ***Officially Binding Foolish Agreement***

Having made the aforementioned resolution, I hereby award me, myself, and I the officially binding and heretofore unaccomplished award of completion in the spirit of education, amusement, and enrichment. Having completed the items listed in said document, the awardee is encouraged to go forth, unburdened by ignorance, fear, or folly, and make further leaps into the realm of Fooldom.

***Signature:***

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***Date:***

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## **To-Do List**

- Curb the Urge To Splurge**  
Using the handy-dandy Stop Spending Patch, track your splurges -- big and small -- to get a sense of where your money's going.
- Tap Into a Support Group**  
When a case of "the wants" gets overwhelming, check into the virtual support group in the Fool's Living Below Your Means discussion board.
- If Charging, Do So Responsibly**  
Pick a card, but not just any card. Buying on credit isn't bad, as long as it's done responsibly. Make sure the credit card you use is not overcharging you and, at best, offers perks for your spending.