



# Defensive Spending License

## Family Agreement

*Certifies a defensive spender — alert to the pressures and tactics designed to make us buy.*

ISSUED TO: \_\_\_\_\_

DATE: \_\_\_\_\_

### 1 The categories I now handle

*Suggested windows are starting points — families set their own. Tip: the easiest number is whatever you already spend in that category. Start with one or two; add more as judgment grows.*

CATEGORY	SUGGESTED WINDOW	WE AGREE ON (\$)	PER (Wk/ M)
Clothes I love	\$25–50 / month		
Back-to-school	\$120–200 / season		
Meals & snacks out	\$20–40 / month		
Gaming & in-game	\$5–15 / month		
Apps & subscriptions	\$5–15 / month		
Gifts for others	\$10–25 / gift		
Entertainment & outings	\$20–40 / month		
Hobbies & supplies	\$10–30 / month		
School extras	\$10–25 / month		

### 2 How we'll stay on the same page

- Weekly check-in
  Every 2 weeks
  Monthly check-in

### 3 My pledge as a defensive spender

- I'll notice when an ad or an aisle is rushing me — and slow down.
- I'll question whether I'll truly use or appreciate something before I buy.
- I'll hold off on spending — my money or anyone else's — until I'm sure.
- I'll walk away from the wrong purchase, even when it's tempting.

\_\_\_\_\_  
SPENDER'S SIGNATURE

\_\_\_\_\_  
PARENT / GUARDIAN — WE AGREE

*We can re-negotiate this agreement anytime we both agree.*