



Strategic Spending License

Pre-Commitment

Certifies a strategic spender — directing every dollar toward what matters most to me and my family.

ISSUED TO: _____

DATE: _____

1 The future I'm driving toward

MY "WORTH THE WAIT" GOAL:

HOW MUCH I NEED (\$)

BY WHEN

2 What I now direct

The amount I manage(\$): _____ per week month from: allowance

My rough plan for it — it doesn't have to be exact, it has to be on purpose:

part-time job

FOR FUN

FOR SAVING

TOWARD MY GOAL

3 Where the pressure will come from — and my guardrail

I expect the most pressure from (e.g., hanging out, feeds & trends, auto-renewing subscriptions, myself):

So it doesn't crowd out my goal, my guardrail is (e.g., goal money moves first; set a fun cap; sometime suggest cheaper hangouts):

4 My pledge as a strategic spender

- I'll direct every dollar, even the "just for fun" ones.
- I understand overspending in one area crowds out what I planned elsewhere.
- I'll save toward what's worth the wait — the goals that build my future.
- I'll help someone else spend wisely when they ask.

SIGNED BY ME — I'M READY TO DIRECT MY OWN SPENDING

CO-SIGNED IN SUPPORT

On a full license, the driver signs first. You're pre-committing, in a calm moment, so future-you doesn't have to fight so hard to be a strategic spender.