



**GIFTING  
SENSE**

## DEFENSIVE SPENDING LICENSE ISSUED TO:

This license certifies a defensive spender — alert to the pressures and tactics designed to make us buy.

### As a defensive spender, I will:

- Notice when an ad or an aisle is rushing me into a decision.
- Question whether I'll truly use or appreciate an item or experience.
- Hold off on spending my money **or** anyone else's — until I'm sure.
- Walk away from the wrong purchase, even when it's tempting.

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The DIMS - DOES IT MAKE SENSE?®  
SCORE Calculator is available to help.  
Learn more at [GiftingSense.org](https://GiftingSense.org)

The calculator is a **FREE**, online mindful spending tool.  
No sign-up, no login, no tracking. Just structured thinking.

### Use it to:

- Practice pausing, gathering information, and reflecting before buying
- See how one thoughtful purchase at a time helps shape your financial future.

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