



Defensive Spending License

Student Agreement

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

ISSUED TO: _____

DATE: _____

1 The categories I will practice defending

Choose one or two categories you actually encounter - or want to get better at noticing pressure in. You do not need to control the money in these categories. The goal is to practice spotting the tactics designed to rush a "yes."

CATEGORY	MY PERSONAL LIMIT OR RULE	NOTES
Clothes I love		
Meals & snacks out		
Gaming & in-game purchases		
Apps & subscriptions		
Entertainment & outings		
Hobbies & supplies		
School extras		
Other:		

2 How I will check in

Choose a simple way to stay honest with yourself. This is your responsibility - not your teacher's.

Short journal note after relevant situations

Share a quick reflection with a friend

Check in with a trusted adult

Other: _____

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.

STUDENT'S SIGNATURE

TEACHER / WITNESS

I commit to practicing these rules.

I witness this commitment.

This Student Agreement fully qualifies the holder for the Defensive Spending License.
It can be revisited and updated anytime.