



SMART SPENDING PERMIT ISSUED TO:

This permit authorizes the holder to practice smart spending,
building skills today for future financial freedom.

As a permit holder, I will:

- Ask questions to understand what things cost & how I'll use them.
- Compare available options before deciding.
- Pause before spending my money **or** anyone else's.
- Reflect on my purchases - what worked, what didn't.

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The DIMS - DOES IT MAKE SENSE?®
SCORE Calculator is available to help.
Learn more at 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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