

# SPENDING ED

Driver's Ed for Money



- ✓ FREE
- ✓ Classroom-ready
- ✓ No login or account needed
- ✓ Ideal for Grades 5-11

Our workshops and the DIMS SCORE® Calculator spark the habit of thinking before buying. Spending Ed keeps that habit alive until it becomes second nature.

Parents and educators asked: "How do we help young people continue practicing mindful spending until it surfaces naturally?"

Our answer: Encourage them to earn tangible, graduated smart-spending licenses by making successive pledges to practice mindful, defensive, and strategic spending.



1

## PAUSE

### Smart Spending Permit

Pause to ask "Should I buy this?"  
Talk it through → quiz → permit.  
Pass 8/10.

Ideal for Grades 5-9

2

## PROTECT

### Defensive Spending License

Spot pressure in ads, aisles & apps.  
Talk it through → quiz → agreement  
→ license. Pass 9/10.

Ideal for Grades 6-10

3

## PLAN

### Strategic Spending License

Direct every \$ toward what matters.  
Talk it through → quiz → pre-  
commitment → license. Pass 10/10.

Ideal for Grades 7-11



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### SMART SPENDING PERMIT ISSUED TO:

Maya Morgan

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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### DEFENSIVE SPENDING LICENSE ISSUED TO:

Maya Morgan

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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### STRATEGIC SPENDING LICENSE ISSUED TO:

Maya Morgan

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

#### As a strategic spender, I will:

- Direct every dollar, even those I use "just for fun"!
- Understand that overspending in one area of my life will crowd out planned spending elsewhere.
- Save toward what's worth the wait, the goals that build my future.
- Help someone else spend wisely when they ask.

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## WHY IT WORKS

Smart spending isn't memorized; it's practiced.

Give your students repeated practice making smart spending decisions about real purchases they actually care about. Along the way, they'll build their own spending "speed bumps"—habits that can help protect them when the stakes get higher.

Let's help young people discover that they can shape their futures, one small decision at a time.

## WHAT'S INCLUDED

- Teacher's Guide to Spending Ed
- Online Quizzes
- Printable licenses
- Family/Student Agreements
- Strategic Pre-commitment
- Worth-the-Wait Goal Tracker
- Spending Ed blog posts and booklet provide additional context for those who want it.



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