



# Kontract

## I will be careful with my money.

- I will create a monthly budget/money plan with four categories: 1) money I can spend now (e.g., snacks, movie, etc.); 2) money I can save for the short-term (e.g., special jeans or sneakers, DVD, etc.); 3) money I can save for the long-term (e.g., computer, college, etc.); and 4) money I can give to my favorite charity.
- I will save more money than I spend.
- I will only borrow money that I can pay back in a timely manner.
- I will be selective with my spending by researching my options first and only purchasing items that are truly important to me.
- I will not be afraid to talk to my parents about money and ask them for financial advice or assistance if needed.

## I will use Kwedit wisely.

- I will only make Promises for amounts that I can pay back in a timely manner.
- I will discuss with my parents a weekly or monthly amount that I can set aside for playing with Kwedit.
- I will keep them updated on my account spending.

## I will lead a healthy and balanced lifestyle.

- I will make time for other things in my life such as family, friends, hobbies, and homework. (I can work with my parents to set some time limits and boundaries that are fair and make sense.)

## In return, my parents agree to:

- Talk to me about money and provide guidance on how to wisely save, spend, invest, and give money. In other words, "Teach me what they know!"
- Give me their approval to use Kwedit as a way to help me learn how to use credit wisely and start gaining some money management skills through playing the games that I love.
- Recognize and understand why playing games online and being part of social networking sites are important to me.
- Keep updated on my Kwedit account details so that there are no secrets between us and I can enjoy my playtime.

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Signed by Me

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Signed by My Parents