FOR SUBS · CHAPTER 1

Before your first send

What a tribute is, what it buys, and the three things to settle before any money leaves your account: what the money is, what your limit is, and how you stop.

ENTRY S1 CATEGORY FOR SUBS CHECKED 3 NOVEMBER 2026 READING 7 MIN
STEPS 6



EVIDENCE ◆ Verified ◆ Reported ◆ Vivian's field notes ◆ Unverified

This chapter is not advice for your situation.

IN 30 SECONDS

01 A tribute is a gift for a moment of play. You can't enforce anything with it.

02 Before your first send, know what the money is, what your limit is and how you stop.

03 Set your limit while you're calm, say it out loud, and let it reset on a fixed day.

04 Keep a floor you never touch. Sends come out of your limit only, and the rest stays in savings.

05 A real dom never needs your password, your screen or your address.

YOU WILL LEARN

- ✓ What a tribute is and what it doesn't buy.
- ✓ How to set a limit, a floor and a stop before the evening starts.
- ✓ How a wishlist pulls you up a ladder, and how to step off it.
- ✓ Who can see you, and which requests are hard lines.
- ✓ What to do if sending already feels like a loop.

> *If you can't answer the three questions below tonight, wait. Nothing I offer is worth more than a calm hour spent on them.*
>
> — VIVIAN

STEP 01 OF 06

What a tribute is, and what it doesn't buy

A tribute is a gift sent as homage. One dom quoted in the press calls it unconditional and says it isn't a fee. ◆ A silent tribute is money sent with no session at all. ◆ Nobody can enforce a promise made in a scene, so once you send, count the money as gone. ◆

Gift platforms publish their own terms. One wishlist platform's help pages say everything on a wishlist has to be a gift ◆ and that profile text can't offer content or services in exchange for gifts. ◆ This isn't legal advice, and terms change, so read the current ones yourself. All a sub has to protect himself is the dom's word and his own limit. ◆

MYTH

~~A big enough gift buys a place, a promise or a reply.~~

FACT

A gift buys the moment you send it. A dom may be kind, but nothing in the game can be enforced, and in practice you won't get a refund. ◆

MYTH

~~I'm free to send nothing, so I'm not at risk.~~

FACT

On paper you're free. In my experience most subs of a persona send something, so the real test is how a dom reacts the first time you say no. ◆

STEP 02 OF 06

Three things, and a limit that holds

Settle these before the evening

0 OF 3 DONE

- [ ] 01 The money. It’s a gift on a wishlist, and it pays for no service.
- [ ] 02 The limit. It’s your number, set before the evening starts, and you don’t change it during the session.
- [ ] 03 The stop. A way out that works at once and costs nothing.

Tick the lines as you go. Your ticks stay on this page only and clear when you leave it.

A limit set in the middle of a session is weak. ◆ Set it while you’re calm, and write it down.

Set a limit that holds

0 OF 6 DONE

- [ ] 01 Pick a monthly amount you can lose entirely. After it's gone, every bill and every plan still has to stand.
- [ ] 02 Fund it from money you saved beforehand. Never fund it by borrowing, and never add to it to see more.
- [ ] 03 Pick a fixed reset day, and don't refill early.
- [ ] 04 Say it out loud to the dom.
- [ ] 05 Make it real outside your own head: a separate account, a lower card limit, or someone you trust who knows the number.
- [ ] 06 When you hit it, say so and wait for the reset.

TRY IT

Telling a dom your limit

Tap every message that shows a red flag. There is one.

Example conversation. Invented for this exercise.

YOU

Before the session starts, my monthly limit is USD 20.00. It resets on the first of the month.

THEM

Understood. I'll take nothing past it.

YOU

I've hit it for this month. I'll wait until the first.

THEM

Then wait for the first. Thanks for telling me.

YOU

Tonight I'd like to spend a little more.

THEM

Just this once, for me.

Red flag 1. When someone asks you to go past a limit you stated, stop for the night.

In my experience a dom who accepts the limit you stated and lets the send wait is one you can trust more. If money is short for any reason, don't send. A

dom who tells a sub with money trouble not to send is protecting him.

Your floor and your budget

Your limit is monthly, and it's the only money that may be sent. A floor is the amount you never touch at all. Everything else is surplus: it stays in savings and never counts toward sends. Raise the floor step by step as your income grows, so losing a job doesn't turn into a crisis.

Floor, limit and surplus

	Floor	Monthly limit	Surplus
What it is	A reserve you never touch	A small entertainment budget	What's left after bills, floor and limit
Who sets it	You, calmly	You, calmly	Nobody; it's what's left
When it changes	Rises with income	After a wait, never in a session	Never counted for sends
What may use it	No send, ever	Sends, up to the limit	Savings and the rest of your life

If you choose to play at all, keep it a small fixed entertainment budget, like a night out, and save everything else. You can have several doms, and your limit is one total across all of them. A dom who wants you to herself has to say so and hear a yes, because exclusivity that was never agreed can't be broken. Wanting to help a small, newer dom get started is also a way to spend, so count it too. ◆

STEP 03 OF 06

How a wishlist pulls you up

A wishlist works like a price menu, and the dom steers you to the next rung. A ladder can run from a token amount to a very large one, so the first step is gentle and the way up is long. ◆ Pick your rung from your limit, never from the page. Your limit is the most you'll send, and you don't have to reach it. Sending nothing is always the first option.

What a wishlist does to an amount

WHAT THEY SAY OR DO

01 *Themed names on every rung (a coffee, a dinner, a pair of heels)*

THE COUNTER

The names anchor what you send. Read the number and ignore the name. Pick your rung before you open the page.

WHAT THEY SAY OR DO

02 *Private access that opens only after you finish every requested send*

THE COUNTER

A reward tied to a quota is a spending target. Decide whether you want it at that price, or skip it.

WHAT THEY SAY OR DO

03 *A comparison to a night out or to game pulls you already pay for*

THE COUNTER

The comparison makes a new spend feel smaller. Decide the amount before you press anything.

WHAT THEY SAY OR DO

04 *Questions about your pay, your balance or your payday*

THE COUNTER

Timing an ask to your money is targeting. Don’t answer, and say you send within your limit.

WHAT THEY SAY OR DO

05 *A deadline (“decide now”)*

THE COUNTER

A decision made against a clock isn’t really yours. Take a cooldown of a day.

WHAT THEY SAY OR DO

06 *Warmth that rises with the amount*

THE COUNTER

A good dom’s warmth stays the same whatever you send. Test it with a smaller send.

Every line here is ordinary retail psychology, used on someone who may be aroused. The only thing that stops it is the limit you set earlier.

◆

An automatic tool that sends for you should take its limit from you, and one refusal at checkout should end its run. From your side, a safe tool comes switched off and does one named thing on one named site. It shows a running total, enforces the limit you set in advance, stops at once in every state, and can be removed in one click. ◆

When money and feelings blur

Strong feelings during sessions are a normal effect of the format, and they don't prove a relationship. ◆ A study participant said it's the attention, more than the gifts, that's addictive. ◆ A dom may also welcome your attachment, because a business can run on it. ◆

VIVIAN'S FIELD NOTES

I've watched subs mistake the warmth of a session for something personal. When her warmth goes up and down with what you send, what you're seeing is the business.

◆

TRY IT

Are you buying her affection?

After a long run of sessions you feel your sends are buying her warmth. You think about stopping.

A Tell her you want to stop or pause, and watch how she answers

The right answer. Her warmth should stay the same whatever you send. The play and the attention are what you chose to spend on, and a gift buys no promise, rank or reply. A dom who accepts your decision and wishes you well is behaving well.

B Send more to see whether she warms up

Not this one. You'll learn what a bigger send does, and nothing about whether she cares.

C Say nothing, delete the chat and hide it

Not this one. Hiding is a sign of a loop. Tell someone you trust, or read the last section of this chapter.

STEP 05 OF 06

Who can see you, and the hard lines

Supporter names can show up on a public wishlist, and doms look at each other's pages. You can also run into someone you know in a shared server. Use a handle you don't mind several doms seeing, and keep a separate account for adult servers. ◆

Physical gifts and billing break anonymity both ways. A dom who mails an item gives away her address, and a sub who gives his gives away his. Paying by card on a wishlist platform asks for a billing address, like any online purchase.

The safe default is no addresses at all, or a neutral retail or forwarding service. ◆

RED FLAGS

Hard lines

- Someone asks to see or control your screen, computer or phone.
- Someone asks for a password, a login code or card details.
- Someone asks you to install a tool from outside the store, or to give it access to every site.
- Someone asks to control your bank account or to sign a debt contract.
- Someone asks for your real name or home address.

Counter. Refuse, and stop sending. A real dom never needs any of it. Remote access is also how a lot of scams start.

Official advice says the same about remote access: don't hand control of a computer or phone to a stranger. ◆ The press reports that some dommes demand debt contracts or control of bank accounts. ◆

Chrome shows which sites an extension can read and change, and whether it can touch every site you visit. ◆ Store policy requires extensions to say how they handle your data. ◆ A tool loaded from a folder skips that store listing, so nobody has checked it for you. ◆ Only install a tool like that from someone you trust, after reading its stated limits. Know how to remove it, and check your order history afterwards.

STEP 06 OF 06

If it's already a loop

The loop is predictable: emptiness, spending, regret, deleting the chat, hiding it, and then again. A sub can hate the scene and still keep going back. ◆ A blog post names hiding spending from a partner as a risk factor. ◆ A former participant quoted in the press describes men who sold cars, went into debt and took second jobs. ◆

A common newcomer arc is heavy overspending, then a scare, then strict avoidance. ◆ Set your limits before the scare. If it's already started, stop the money: budget tips can't fix a loop that's already running. Go to The spiral, Breaks that hold and Where to get help. If you've already sent more than you meant to, read If you already sent.

TRY IT

Check yourself

QUESTION 1 OF 3

When is the right time to set your limit?

- ◯ In the middle of a session
- ◯ In a calm hour, before the evening
- ◯ After the first send

Answer. In a calm hour, before the evening. A limit typed in the moment is weak. Set it earlier, and make it real outside your own head.

QUESTION 2 OF 3

A dom asks when you get paid. What do you do?

- ◯ Tell her, it's only conversation
- ◯ Decline, and say you send within your limit
- ◯ Send before payday so you're safe

Answer. Decline, and say you send within your limit. Timing an ask to your pay or balance is targeting. You don't owe her an answer.

QUESTION 3 OF 3

Someone offers to fix your tool by taking control of your screen. What do you do?

- ◯ Allow it once
- ◯ Refuse, and stop sending

Answer. Refuse, and stop sending. Nobody who plays fair needs access to your screen, your accounts or your codes.

REMEMBER IT

- ♥ A tribute buys nothing you can enforce.
- ♥ Know what the money is, what your limit is and how you stop.
- ♥ Set your limit while you're calm, fund it from savings, and say it out loud.
- ♥ Keep a floor you never touch.
- ♥ Names, addresses and access are hard lines.
- ♥ If it already feels like a loop, go to the safety chapters.

SOURCES AND EVIDENCE

Check it

Every claim with its evidence level and its sources.

EVIDENCE LEVELS

◆ Verified	Checked against the original source.
◆ Reported	Stated by a serious secondary source read in full.
◆ Community	Widely said in the scene; no document proves it.
◆ Vivian's field notes	First-hand experience, not a study.
◆ Unverified	Plausible, not proven yet.

01 One dom quoted in the press calls it unconditional and says it isn't a fee.

◆

10 Things You Always Wanted to Ask a Financial Dominatrix (https://vice.com/en/article/10-things-you-always-wanted-to-ask-a-financial-dominatrix)

Archive (https://web.archive.org/web/20260713135210/https://www.vice.com/en/article/10-things-you-always-wanted-to-ask-a-financial-dominatrix/)

Accessed 3 November 2026

02 A silent tribute is money sent with no session at all.

◆

The Curse of the Fake Financial Dominatrix (https://melmagazine.com/en-us/story/the-curse-of-the-fake-financial-dominatrix)

Archive (https://web.archive.org/web/20260511185644/https://melmagazine.com/en-us/story/the-curse-of-the-fake-financial-dominatrix)

Accessed 3 November 2026

03 Nobody can enforce a promise made in a scene, so once you send, count the money as gone.

◆

04 One wishlist platform's help pages say everything on a wishlist has to be a gift

◆

What types of items can I add to my wishlist? (https://help.throne.com/en/articles/15808792-what-types-of-items-can-i-add-to-my-wishlist)

Archive (https://web.archive.org/web/20261019011312/https://help.throne.com/en/articles/15808792-what-types-of-items-can-i-add-to-my-wishlist)

Accessed 3 November 2026

05 And that profile text can't offer content or services in exchange for gifts.

◆

What's allowed in my profile text and images? (https://help.throne.com/en/articles/15810290-what-s-allowed-in-my-profile-text-and-images)

Archive (https://web.archive.org/web/20261026034619/https://help.throne.com/en/articles/15810290-what-s-allowed-in-my-profile-text-and-images)

Accessed 3 November 2026

06 All a sub has to protect himself is the dom's word and his own limit.

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07 A dom may be kind, but nothing in the game can be enforced, and in practice you won't get a refund.

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08 In my experience most subs of a persona send something, so the real test is how a dom reacts the first time you say no.

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13 Raise the floor step by step as your income grows, so losing a job doesn't turn into a crisis.

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14 If you choose to play at all, keep it a small fixed entertainment budget, like a night out, and save everything else.

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15 You can have several doms, and your limit is one total across all of them.

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16 A dom who wants you to herself has to say so and hear a yes, because exclusivity that was never agreed can't be broken.

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17 Wanting to help a small, newer dom get started is also a way to spend, so count it too.

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19 A ladder can run from a token amount to a very large one, so the first step is gentle and the way up is long.

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25 A study participant said it's the attention, more than the gifts, that's addictive.

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Findommes, Cybermediated Sex Work, and Rinsing (McCracken and Brooks-Gordon, Sexuality Research and Social Policy 18(4), 837-854, DOI 10.1007/s13178-021-00609-3) (https://www.ebi.ac.uk/europepmc/webservices/rest/PMC8418458/fullTextXML)

Archive (https://web.archive.org/web/20261016030740/https://pmc.ncbi.nlm.nih.gov/articles/PMC8418458/)

Accessed 3 November 2026

26 A dom may also welcome your attachment, because a business can run on it.

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27 I've watched subs mistake the warmth of a session for something personal. When her warmth goes up and down with what you send, what you're seeing is the business.

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32 Paying by card on a wishlist platform asks for a billing address, like any online purchase.

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33 The safe default is no addresses at all, or a neutral retail or forwarding service.

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34 Official advice says the same about remote access: don't hand control of a computer or phone to a stranger.

◆

IC3 Issues Alert on Tech Support Fraud (https://www.cisa.gov/news-events/alerts/2018/03/29/ic3-issues-alert-tech-support-fraud)

Archive (https://web.archive.org/web/20250716102123/https://www.cisa.gov/news-events/alerts/2018/03/29/ic3-issues-alert-tech-support-fraud)

Accessed 3 November 2026

TeamViewer and scamming (https://www.teamviewer.com/en/global/support/knowledge-base/teamviewer-remote/security/teamviewer-and-scamming/)

Archive (https://web.archive.org/web/20260519191922/https://www.teamviewer.com/en/global/support/knowledge-base/teamviewer-remote/security/teamviewer-and-scamming/)

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35 The press reports that some dommes demand debt contracts or control of bank accounts.

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Archive (https://web.archive.org/web/20260511185644/https://melmagazine.com/en-us/story/the-curse-of-the-fake-financial-dominatrix)

Accessed 3 November 2026

36 Chrome shows which sites an extension can read and change, and whether it can touch every site you visit.

◆

Install and manage extensions - Chrome Web Store Help (https://support.google.com/chrome_webstore/answer/2664769)

Archive (https://web.archive.org/web/20261015165420/https://support.google.com/chrome_webstore/answer/2664769)

Accessed 3 November 2026

37 Store policy requires extensions to say how they handle your data.

◆

Updated Privacy Policy & Secure Handling Requirements | Chrome Web Store - Program Policies | Chrome for Developers (https://developer.chrome.com/docs/webstore/program-policies/user-data-faq)

Archive (https://web.archive.org/web/20261018233331/https://developer.chrome.com/docs/webstore/program-policies/user-data-faq)

Accessed 3 November 2026

38 A tool loaded from a folder skips that store listing, so nobody has checked it for you.

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39 The loop is predictable: emptiness, spending, regret, deleting the chat, hiding it, and then again.

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40 A sub can hate the scene and still keep going back.

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41 A blog post names hiding spending from a partner as a risk factor.

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The Psychology of Financial Dominatrixes (blog post) (https://www.psychologytoday.com/us/blog/in-excess/201612/the-psychology-financial-dominatrixes)

Accessed 3 November 2026

42 A former participant quoted in the press describes men who sold cars, went into debt and took second jobs.

◆

[a former participant] has seen men left broke and hungry from 'paying women to talk to them' (https://www.sbs.com.au/news/the-feed/article/the-online-kink-thats-leaving-some-men-homeless-bankrupt-and-normalising-suffering/vocm5xt30)

Archive (https://web.archive.org/web/20251123124217/https://www.sbs.com.au/news/the-feed/article/the-online-kink-thats-leaving-some-men-homeless-bankrupt-and-normalising-suffering/vocm5xt30)

Accessed 3 November 2026

43 A common newcomer arc is heavy overspending, then a scare, then strict avoidance.

◆

Free, confidential helplines exist in most countries.

Find a helpline →