

# NEEDS VS WANTS

It's easy to spend money. What's not so easy is spending money wisely.

List some of your needs in the spaces below. Try to think of needs that are immediate, as well as things you'll need in the next several of months. Then, write down some wants.

***Are there wants that you could do without?***

Needs	Cost	Wants	Cost	Alternative Wants

1. Decide if you really need or just want everything on the list. Cross off the "wants" that are the least important to you.
2. Put stars next to the items that are particularly important to you.
3. Decide if each item makes sense. You may need a phone, but does it have to be the latest model. Can you put money aside and save instead of opting for credit? Place options in the "Alternatives to Wants" column.