

Necessities

Time  
constraints

Entertainment

**Bills**

Problem

**Fix!**

**Food**

**Classes**

**Movies**

**Parties**

**Health**

**Living**

Not managing  
money  
responsibly

Encouraging  
to save

Clothing

**Vehicle**

Extra-curricular  
activities

Outings/dates

Subscriptions  
(Twitch,  
Netflix, etc.)

**Doctors**

**Insurance**

Spending  
more than  
what a  
student has

Awareness on  
spending/budget

Buying things needed  
for school not covered  
by tuition (Supplies,  
uniforms, insurance  
required by certain  
majors, computer  
software and  
hardware, testing  
fees, graduate school  
fees)

Employment  
limitations (can only  
work during certain  
times during the  
day or certain days  
during the week)

**Travel**

**Medicine**

**Housing**

**High  
tuition**

Share use of  
budget  
without  
showing the  
dollar amount

