DAILY LIVING TOOLKIT: Money Management

Needs vs. Wants

1. **List some of your Needs** in the space below. Try to think of needs that are immediate, as well as things you'll need in the next several months. Next, **write down some of your Wants**. Are you starting to see the difference?

Work Sheet : Needs OR Wants	
Needs	Wants

- 2. **Write your estimates** of what you think each item in your needs and wants lists will cost and whether they are long term (longer than 1 year away) or short term (less than one year)
- 3. Now **highlight your most important Needs and Wants.** Are there wants that you could do without?