

<b>Needs</b>	<b>Wants</b>
<ul style="list-style-type: none"> <li>• Rent/Utilities</li> <li>• Groceries (healthy/efficient food)</li> <li>• Car/maintenance/gas/parking</li> <li>• Laundry</li> <li>• Clothes</li> <li>• Furniture</li> <li>• Toiletries</li> <li>• Haircut</li> <li>• Computer</li> <li>• Hygiene</li> <li>• Occasional splurges</li> <li>• Service animals</li> </ul> <p>Consider these substitutes:</p> <ul style="list-style-type: none"> <li>• Water at restaurants</li> <li>• Homemade coffee</li> </ul>	<ul style="list-style-type: none"> <li>• Coffee from coffee shops</li> <li>• New, full priced clothes</li> <li>• Nail/hair salon (dye/style)</li> <li>• New furniture</li> <li>• One time use water bottles</li> <li>• New car</li> <li>• Uber</li> <li>• Fancy toiletries (shampoos, etc)</li> <li>• Replacements for functional items (ex: phone)</li> <li>• Cable/Tv</li> <li>• Subscriptions (beauty boxes, magazines)</li> <li>• Jewelry</li> <li>• Junk food/ "health" food</li> <li>• Entertainment</li> <li>• Travel</li> <li>• Alcohol/bars</li> <li>• Birthday gifts</li> <li>• Pets</li> </ul> <ul style="list-style-type: none"> <li>• Soda/drinks at restaurants</li> <li>• Daily Starbucks or Dutch Bros.</li> </ul>