

NEEDS

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Rent or Mortgage



Car Expenses / Public Transit

Gas and Electric



Water and Sewage

Health Insurance

Phone (Landline and Cell Phone)

Basic Toiletries

Child Care

Groceries



Loan Repayment

WANTS

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Cable or Satellite TV



Internet, Computer and
Smart Phone

Fancy Food (including extras like
chips, cookies, & coffee, anything
organic, and eating out)



Beauty Products

Subscriptions (magazine, Netflix,
etc.)

Holidays and Gifts

Charitable Donations

