ZipAssist
The University of Akron

Needs vs. Wants Worksheet

In order to spend wisely, it's important to understand your wants and needs. A need is a good or service that's essential for survival. An example of a need would be groceries. A want is something that we desire to have but don't need to survive. Eating out would be considered a want. You should primarily spend money on your needs if you're wanting to be a smart spender and saver.

Write down some of your regular expenses below and consider whether they're truly a need or if they are a want. Are you spending a lot of your money on wants? What is causing this? Do you spend to cope with your emotions? Do you have trouble prioritizing your spending or saying no? Do you have a budget in place to help curb your impulse spending?

Contact ZipAssist if you need further guidance in this area and/or want information on helpful programming.

Item	Cost	Need?	Want?	Alternative if Want

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Adapted from www.CashCourse.org