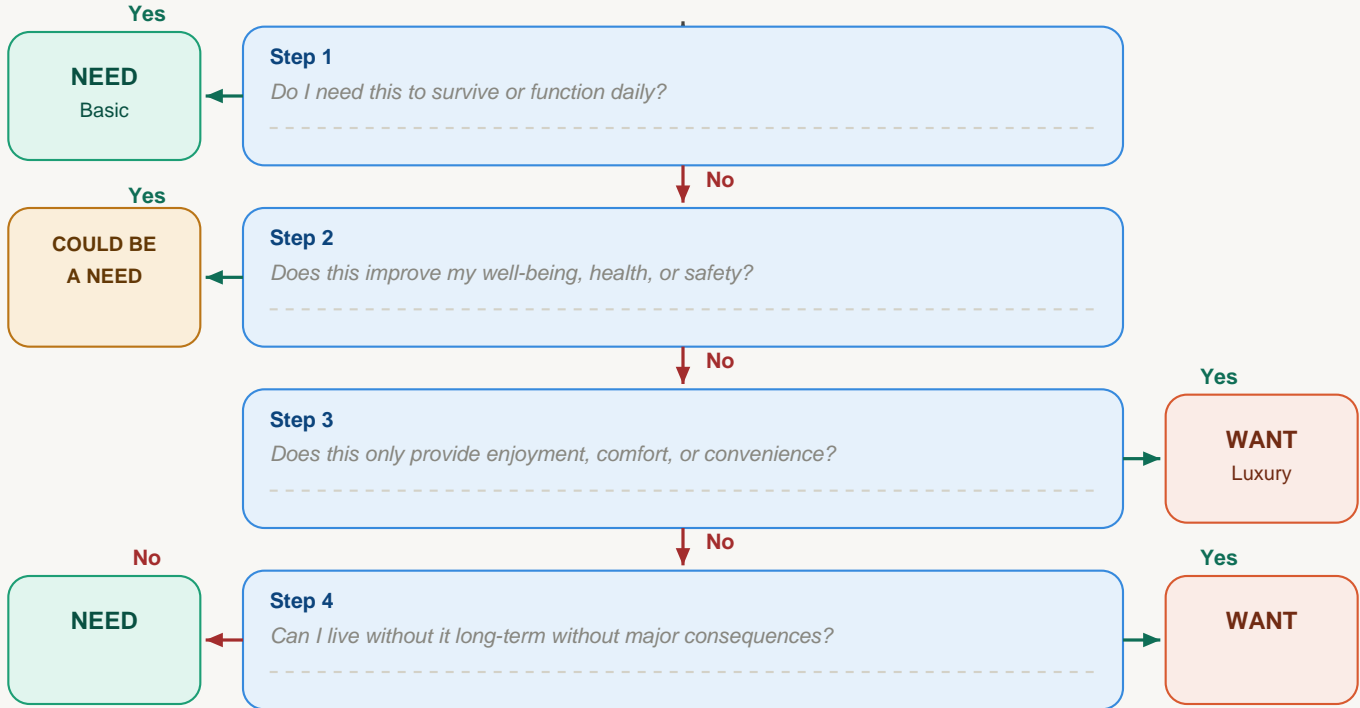


My Decision Tree

Write the item you're considering, then work through each step.
Answer Yes or No at each step to find out if it's a Need or a Want.

Item I'm thinking about: _____



My decision:

Need — I should budget for this. Could be a need — I'll think carefully. Want — I'll save up if I can afford it.

Notes: _____

Tip: Needs come first. Essentials come second. Save up for your wants!

Remember: some things (like transportation or a phone) feel like needs but are quality-of-life essentials.