Habitat for Humanity®
East Bay/Silicon Valley

NEEDS & WANTS

1. Think about your "needs" (required as a mean of subsistence) and "wants" (can live without) and use the worksheet below to list them
2. Estimate the yearly cost for each
3. Divide the yearly cost by 12 and add to "monthly cost" column

Use the 50-30-20 budget rule. Are "wants" expenses more than 30% of your net income? Which ones can you cut back or eliminate so you have more of your money available to save, pay off debt, reach financial goals?

NEEDS	MONTHLY COST	YEARLY COST	WANTS	MONTHLY COST	YEARLY COST
	$	$		$	$
	$	$		$	$
	$	$		$	$
	$	$		$	$
	$	$		$	$
	$	$		$	$
	$	$		$	$
	$	$		$	$
	$	$		$	$
	$	$		$	$
	$	$		$	$
	$	$		$	$
	$	$		$	$
	$	$		$	$
	$	$		$	$
	$	$		$	$
	$	$		$	$
	$	$		$	$
	$	$		$	$
TOTAL COST NEEDS	$	$	TOTAL COST WANTS	$	$

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