

1. On this worksheet you will think about items that you would like to purchase or own. Start by filling out the “Item You Want” column, listing up to three items you might like to own. Try to be as specific as possible when listing out the items you want.
2. Then, estimate the cost of each item in the second **red column**. Once you have completed both red columns, **STOP** and wait.
3. Your instructor will lead you in a discussion about some of the items your class wanted. Then you will complete the “Underlying Need” section in **gold**. Underlying needs might include things such as: food, water, shelter, clothing, health, safety, transportation, social connections, communication, the need for education, etc. These are things we generally need to live or function in society. Try to think of the basic underlying need for the items you want.
4. Fill out the “More Affordable Option that Meets the Same Need” section, thinking of less expensive items that would meet this same underlying need.
5. In the last **gold** column, estimate the cost of these more affordable options and then **STOP** and wait.
6. Subtract the cost of the more affordable option from the costlier option to calculate your savings in the **grey** row (e.g. \$12.00-\$2.00=\$10.00 in savings)

Item You Want	Cost of the Item	Underlying Need	More Affordable Option that Meets the Same Need	Cost of the More Affordable Option	Savings
Example: Lunch at my favorite restaurant	\$12.00	Food to satisfy hunger	Make a sandwich at home	\$2.00	\$10.00

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