Valley First™
CREDIT UNION




# How to Tell the Difference Between Needs and Wants

The money we have can be used to pay for many different things. Some of these things are needs and some are wants. Knowing the difference between these two categories can help you spend your money responsibly.

Here's what to know:

needs are anything you have to have to live and function. They include basic food, clothing and shelter.

wants are anything else that may improve your life. They include brand-name clothing, ice cream, pizza, video game, tickets to Disneyland and anything else you may want to buy.

When planning how to spend your money, it's always best to make sure your needs are met before spending on any wants.

money = money · needs = needs · wants = wants · buy = buy · food = food · clothing = clothing · shelter = shelter · ice cream = ice cream · pizza = pizza · video game = video game · Disneyland = Disneyland

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