Needs and Wish List

You can never get enough of what you don't need! That's why an important part of achieving lasting financial fitness is learning to tell the difference between a *need* and a *desire.* Your goals are, first, to ensure that your needs are met and then, over time, to fulfill your desires -- things you'd like to have in order to live the life you want. Whenver you have the urge to shop, stop and take a look at this list and **really decide** what's important to you. You may also want to set up a savings account for some of the wishes and send money to it every month until you have enough!

Date	Needs	Estimated Cost	Need Completed

Date	Wishes	Estimated Cost	Wish Fulfilled

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