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## **Know the Difference Between Wants and Needs**

**Instructions:** For use with attached worksheet. 15-20 minutes

*The purpose of this activity is to give clients/learners experience in determining whether or not something is a need or a want. To be effective, it is important that the participants come to their own conclusions. The instructor should not play any role in determining whether or not something is a want or a need*

### **Talking Points:**

Decision-making is a big part of daily living. Some choices are made almost without thinking - like choosing chocolate over vanilla ice cream. Other decisions take more thought like what TV to buy or choosing an apartment. Spending money involves decision-making. When making decisions that involve the use of money keep the following five facts to keep in mind:

1. We all have a limited amount of money.
2. The decision to spend money on one way means it cannot be spent on something else.
3. Every decision you make affects other decisions
4. Good decision making requires that you think about your different choices.
5. Everything we buy can be classified as into two groups, something we need or something we want. It is important to know the difference between wants and needs.

### **Definitions:**

**Needs**—Needs are basic or necessary to survival. These are things that if not met will jeopardize health, safety or well being. Needs are usually few, but costly.

**Wants**—Wants are things that make our lives more comfortable and enjoyable. Wants provide lifestyle. Wants are limitless.

For example, we need food, clothing, shelter and physical and emotional care. We need milk, we want soda. We need shoes; we want the latest style or several pairs of shoes. There are lots of choices in between.

Usually we have fewer needs than wants. However, the things we need such as a place to live and food can cost a lot. Wants are limitless.

### **Activity:**

Instruct client/learner(s) to look over the list of items and identify each item as either a want or a need by placing a mark in the appropriate column. If there is more than one learner/client it is helpful to have them work in pairs. This allows them to discuss their decision with someone else.

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### Discussion:

Ask client/learner(s) to name one item that was easy to identify as a need—something where there was little or no discussion or thinking.

*Common answers to this are milk, water, and coat.*

Ask for an example of one item that was easily identified as a want.

*Common answers are dining table, call waiting and sometimes car or telephone.*

Ask for example of an item that was hard to make a decision—but you ended up marking it as a need.

*Common responses are paper towels, garbage bags, and telephone.*

Ask for someone to explain why this item is a need.

Listen to the response, but do not agree or disagree, just listen.

Ask for someone who decided this item is a want—and explain why.

Repeat the last process—asking for another example of something where it was difficult to decide or where you couldn't agree with your partner.

### Conclusion:

All of your answers are correct. You have given examples of these points regarding wants and needs:

- Needs and wants are not the same for everyone. (Illustrate with examples shared—for instance some living space may require the use of garbage bags, for others it is okay to use grocery bags).
- Needs and Wants change with time and family circumstances. Having a phone may be a need if you have small children, or need a phone to get work assignments. Or when you have small children, buying paper towels may be cheaper than washing lots of rags at a Laundromat
- Both wants and needs are considered with planning spending. It is usually more satisfying to spend for needs first. But it isn't wrong to buy wants.
- It is important for you to know the difference between your needs and wants. Always using the word *need* can result in feeling deprived/like a victim. Saying "I want" instead of "I need" gives you a feeling of choice and control.



<b>Needs</b> <ul style="list-style-type: none"> <li>Expenses that, if not met, jeopardize health, safety or welfare</li> <li>Few, but costly</li> </ul>	<i>Decide if the items listed below are things you need or things you want.</i>	<b>Wants</b> <ul style="list-style-type: none"> <li>Make survival more comfortable &amp; enjoyable</li> <li>Provide Lifestyle</li> <li>Limitless</li> </ul>
	PAPER TOWELS	
	COAT	
	APARTMENT	
	WATER	
	TELEPHONE	
	GARBAGE BAGS	
	DINING TABLE	
	MILK	
	SHOES	
	BED	
	CALL WAITING	
	CAR	