

PRINT IT. KEEP IT HANDY. MAKE A FAMILY PLAN.

1 UNDERSTAND NEEDS

Essentials come first.



Safe housing

A place to live safely.



Food and water

Enough for basic wellbeing.



Essential bills

Required utilities and access.



Health needs

Medicine and necessary care.

2 RECOGNISE WANTS

Good but optional.



Extra purchases

Nice to have, not urgent.



Upgrades

A newer model may wait.



Subscriptions

Review recurring costs.



Treats

Plan within your budget.

3 ASK BEFORE BUYING

A simple decision test.



Do I need it?

What happens if I wait?



Can I afford it?

After essentials and bills?



Compare options

Look at total cost.



Sleep on it

Pause non-urgent purchases.

4 PRACTISE TOGETHER

Build the habit.



Sort examples

Needs, wants, or both?



Discuss fairly

Needs vary by household.



Save a little

Create room for surprises.



Review monthly

Change as life changes.

MY FAMILY PLAN:

Local alert source: _____ Emergency contact: _____

NEEDS VS WANTS — SAFETY NOTES

Keep this page with your visual quick-glance guide.

1 IMPORTANT NOTE 1

A need is something important for health, safety or basic living. A want is something desirable but not essential. Context matters: a phone or transport may be essential for some jobs or disabilities.

2 IMPORTANT NOTE 2

Needs versus wants is a tool, not a judgement about people. Avoid shaming households facing poverty or high living costs.

3 IMPORTANT NOTE 3

A simple spending pause helps with optional purchases. Compare the full price, delivery, fees and ongoing subscription costs.

4 IMPORTANT NOTE 4

Families can use examples to discuss choices. Let children practise without making them responsible for adult financial stress.

MAKE IT PRACTICAL

Write your own local emergency number, contact details and relevant official alert service on page 1. Review the guide with your household.

OFFICIAL REFERENCE POINTS (check local rules):

moneyhelper.org.uk/en/everyday-money/budgeting

consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/