

Needs vs. Wants.

A workbook for kids who want to get good at choices.

NEED

you can't live well without it

*food · water · safe shelter
warm clothes · school*

WANT

you'd enjoy it but can live without it

*candy · new toys · games
fancy shoes · extra snacks*

"Ask the hard question before you ask the easy one."

— Ada, The Smart Spender

Inside: how to tell the difference · 15 real-world choices · a guide for grown-ups

The one question that changes everything:

"Can I live well without it?"

If yes — it's probably a want. If no — it's probably a need. That's the whole test. Simple, right? But here's what makes it tricky: wants can FEEL like needs, especially when you see someone else have something cool, or when you're tired, or when an ad is really, really good at its job.

Three things that trick your brain:

1. Everyone else has one.

Your brain says "so I need it." Your brain is wrong.

2. It's "just" a small amount.

\$3 today + \$3 tomorrow + \$3 every day = \$1,095 a year.

3. The ad made it look amazing.

That's literally what ads are PAID to do. Remember that.

ADA'S FAVORITE TRICK

When you want something, wait 24 hours before you buy it.

If you still want it tomorrow — it might actually matter.

If you forgot about it by tomorrow — congratulations, you just saved money and learned something about your brain.

Read each one. Circle N if it's a need, W if it's a want. Some are tricky on purpose.

- | | | |
|---|-------------------------|-------------------------|
| 1. Water to drink every day | ☐ N | ☐ W |
| 2. A new pair of sneakers when yours still fit | ☐ N | ☐ W |
| 3. Shoes of some kind (so your feet don't get hurt) | ☐ N | ☐ W |
| 4. A phone game your friends are playing | ☐ N | ☐ W |
| 5. A warm coat in winter where it snows | ☐ N | ☐ W |
| 6. The latest version of a toy you already own | ☐ N | ☐ W |
| 7. Food for dinner tonight | ☐ N | ☐ W |
| 8. Dessert with dinner tonight | ☐ N | ☐ W |
| 9. A notebook for school | ☐ N | ☐ W |
| 10. A fancy notebook with a character on it | ☐ N | ☐ W |
| 11. Medicine when you're sick | ☐ N | ☐ W |
| 12. A birthday present for your best friend | ☐ N | ☐ W |
| 13. A subscription to a streaming service | ☐ N | ☐ W |
| 14. A ride to the hospital in an emergency | ☐ N | ☐ W |
| 15. Candy at the checkout counter | ☐ N | ☐ W |

A fun thing to notice:

Look at #2 and #3. Both are about shoes. One's a need, one's a want.

The CATEGORY doesn't decide — the SITUATION does. That's the whole lesson.

There's no perfect answer key.

That's the point. The workbook is designed to spark conversation — not to test memorization. Every family will answer some of these differently, and that's a feature, not a bug.

How most families answer:

- N** Water, shoes, warm coat, dinner, a notebook, medicine, emergency ride. These are the clear needs.
- W** New sneakers when yours still fit, the latest toy, phone games, fancy notebooks, birthday gifts, streaming, candy.
- ?** Dessert — technically a want, but in many cultures it's part of a family meal, not an extra. Have that conversation.
- ?** Streaming services — an adult might argue it's a "need" for family time. That's a values discussion worth having.

After they finish — ask these:

- Which one was hardest to decide? Why?
- Did any of your answers surprise you?
- Can a need become a want? Can a want become a need?
- If you only had money for needs, what would you miss most?

WE'D LOVE TO HEAR FROM YOU

Which one sparked the best conversation? What did your kid say?

Send us a note: uncleatick@finance.kids