



## Needs vs. Wants – Couples Worksheet

This worksheet helps couples identify spending habits, reduce tension, and align money decisions with what matters most. There are no wrong answers here—only awareness and progress.

**Coach Tip:** If everything feels like a need, that's usually stress talking—not reality. We're not removing joy; we're giving your money direction.

### Step 1: List Your Spending Categories

Spending Category	N	W	M	Notes / Feelings

### Step 2: Identify Habits & Patterns

Use these prompts to look beyond the numbers:

- When do we tend to overspend (stress, exhaustion, convenience)?
- Which categories feel automatic or emotional?
- What spending actually supports our relationship and well-being?

### Step 3: Apply This to Your Budget

Now decide how much you want to intentionally assign to each category. Start with needs, then lifestyle needs, and finally wants.

True Needs (monthly): \_\_\_\_\_

Lifestyle Needs (monthly): \_\_\_\_\_

Wants (monthly): \_\_\_\_\_