

NEEDS, WANTS AND PRIORITIES

Luna dragged herself through the café doors.

Gaia, the owner, took one look at her and said, "What's the matter?"

Luna pushed up her sleeve. Her wrist-pod's screen flashed red. *No funds, No funds...* "Remember last week when I got my first pay voucher download and I had all that money?"

"You mean when you jumped up and down and said, 'I'm rich! I'm rich'?" Gaia said dryly. "Where'd it all go?"

"I don't know!" Luna wailed. "I mean, I downloaded some new music files, went out for lunch ... it just went! Some of that cash was supposed to pay for animation files next semester. I'm in trouble!"

"Maybe I can help," said a shy voice from the corner booth.

Luna turned. It was Nikos, the guy who always sits alone with a FlatPort study unit. Only he never seemed to be studying. Cute, in a starving-artist sort of way. Sometimes she thought... but she couldn't be sure.

Of course, Nikos was nothing like Rio, the busser-slash-dishwasher. Rio was hot. She'd been crossing his path a little more than was necessary, hoping he'd ask her out.

"Help how?" Luna said irritably.

"Well..." Nikos stammered, "I could maybe... umm... like, show you how to avoid... uh... the same problem the next time you get paid."

What a romantic offer, he thought. She's gonna jump at that one.

But to his amazement, she shrugged and said, "Can't hurt." Grabbing pen and paper, she slid onto a chair beside him.

Don't let me blow this, Nikos prayed to whatever deity might be listening. Don't let me turn this girl off.

"First thing, you've got to write down everything you spent money on. Every virtual magazine, every cup of coffee, everything," he said.

"Bor-r-r-ing."

His heart sank. "I know, but it's the only way to see where it all went. So you can decide what was really important and what you didn't really need."

"I *need* to make more money," Luna grumbled. But she started scrolling through her wrist-pod, writing stuff down...

When she'd finished her list, Nikos made her go through it and mark each item as a Need or a Want. "You gotta know the difference between what you need and what you want. And then control the wants."

NEEDS, WANTS AND PRIORITIES (cont'd)

"I know the difference," Luna said smugly.

- Computer upgrade for school: Need.
- Lunch out with Feliz: Want.
- Green eye makeup: Want.
- New high heels: Need.

Nikos raised an eyebrow.

"They *are* a need!" Luna said.

"Get real. Food's a need, MetroLink service is a need. High heels are –"

Luna glared at him. Then she burst out laughing. "Okay, they're not a *need*. But they're so great."

"So if you cut down on some other things you want but don't need, you'll save enough to buy them."

"Really? How?"

Nikos went through the list with her. They tallied the cost of a mocha whip here, a vid-zine there. The numbers added up.

Luna looked at him. "Hey, you're right. Cool."

Just then Rio emerged from the back, getting off shift. He grinned. "Luna, want to splurge on drinks at that new club?"

Luna hesitated. Nikos stiffened.

Then she waved. "That's okay, Rio, I'm good here."

She gave Nikos a smile. After a moment, he started breathing again.

NEEDS, WANTS AND PRIORITIES

Name: Class/Block: Date:

1. List some items you or your friends spent money on over the past two weeks. If you can, list items in each of the categories below.
2. Mark each of your items as a **need** or a **want**.
3. Mark the priority of each item: 1 (essential), 2 (important) or 3 (not essential or important).

| | Need or Want | Priority 1, 2 or 3 |
|-------------------------------|--------------|--------------------|
| Food | | |
| | | |
| | | |
| Clothing | | |
| | | |
| | | |
| Entertainment | | |
| | | |
| | | |
| Transportation | | |
| | | |
| | | |
| Books and school items | | |
| | | |
| | | |
| Other | | |
| | | |
| | | |

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