

## Wants & Needs

Timiza didn't know what had gone wrong. Only one year ago she was on top of the world. She was planning her wedding to the guy of her dreams. She had graduated from high school with honors. In just one year, everything had fallen apart. She was pregnant, living with her parents and had no car. She kept asking herself how this had happened. Everything should have been wonderful.

Before graduation, her life was perfect. She and Randy were planning to get married in three months. All of her friends said they were a perfect couple. They would have a great life together. Timiza was planning a big wedding. She and Randy decided to wait on college. They wanted to work a while to save money. They would go to college after a year or two. College would have to wait until they were settled.

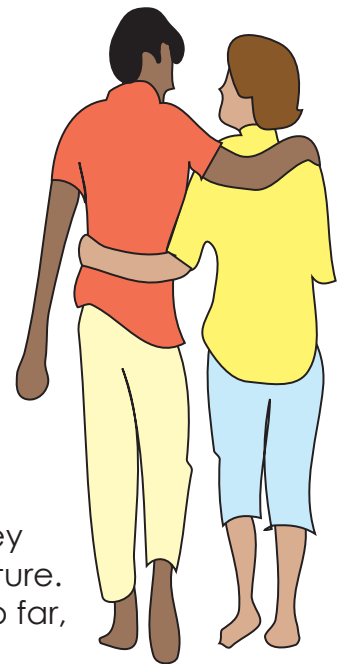
Randy and Timiza had the best wedding ever. They ended up inviting more people than they had planned. The wedding cost an extra \$2,000. This was more than their parents had planned. Stephanie and Randy put the extra cost on their credit cards.

They found an apartment that would be great for parties. Randy needed a room for his music equipment. They decided to spend an extra two hundred a month for a two-bedroom place. The one-bedroom was \$950 a month. They thought they could handle \$1,150 a month for the two-bedroom. They were spending a little more than they planned. But, it would work out.

Timiza knew they were using the credit cards a lot. She thought they would be able to handle it. First, they charged \$2,000 for new furniture. They decided to buy good, quality furniture. It would last longer. So far, they could pay all of their monthly payments.

Randy complained that they were eating out too much. They had a fight because Randy thought Timiza should cook. She didn't want to cook. She told him that they both worked, so they would have to share the cooking. Neither of them liked to cook or shop for food. It was just easier to go out. After all, pizzas and burgers are cheap.

Gas was expensive for Randy. He had a 20-mile drive to work. He applied for a gas credit card. Then he charged his gas. Timiza rode the bus to work. She talked to Randy about car-pooling to save money. His car was new. He liked driving to work. Besides, he didn't want to wait for other people in a car pool. He knew the car was expensive. It had \$525 payments and poor gas mileage but he just didn't want to give it up.

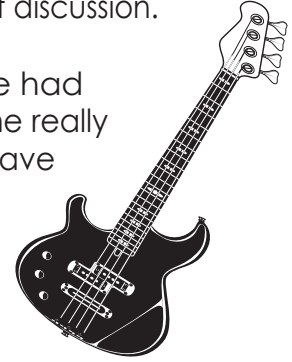


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After their first utility bill they had a big fight. They left the air conditioner on all day for the dog. The electricity bill was \$350. Timiza knew his parents would keep the dog. But Randy was not going to give up Buddy. He'd had him for ten years. End of discussion.

For Randy's birthday, Timiza bought him a new guitar. It was one he had wanted for a long time. He wasn't playing with a band right now, but he really wanted this guitar. If he got into a band he would need it. She didn't have enough money, so Timiza charged \$825 to pay for the guitar.



After four months, they knew their bills were out of control. After six months, they could not pay their bills. Then, disaster struck. After his third speeding ticket, the car insurance was canceled. Other companies would cost \$3500 per year. They went without car insurance. This worked out until Randy was stopped again for speeding. He had his license taken away. His car was towed because he didn't have insurance. Now, he would have to pay \$650 for his ticket and get car insurance. To make it worse, he had to pay the \$480 towing fee.

With no car Randy had to find another ride to work. He started to ride with his friend Tony, but Tony went on disability leave after six weeks. Now, Randy had no way to get to work. By this time, he and Timiza were fighting. The bills were piling up. It was hard to remember why they got married in the first place.

Then they found out Timiza was pregnant. They didn't know how it happened. Randy was missing work. He didn't have a ride and missed a week of work. His boss told him he was a good worker, but he needed someone who could get there. Randy felt helpless. He lost his job. They were behind in rent. Everything fell apart.

Timiza was feeling sick and down. She was staying with her parents until she felt better. She asked Randy to move to her parents house with her. He couldn't face her family and moved in with a friend. After a few weeks, they weren't even talking to each other. What had gone wrong? They had started out right. They were married, working and making a life together. They wanted to blame each other. But whose fault was it?

1. Using highlighters, mark a line through everything they spent money on that was something they wanted, but didn't need.
2. Using a pencil or pen, underline anything that was something they needed.
3. Look at all of the things that are wants and compare them to things they need.
4. How could their lives have been different if they had only spent money on things needed?