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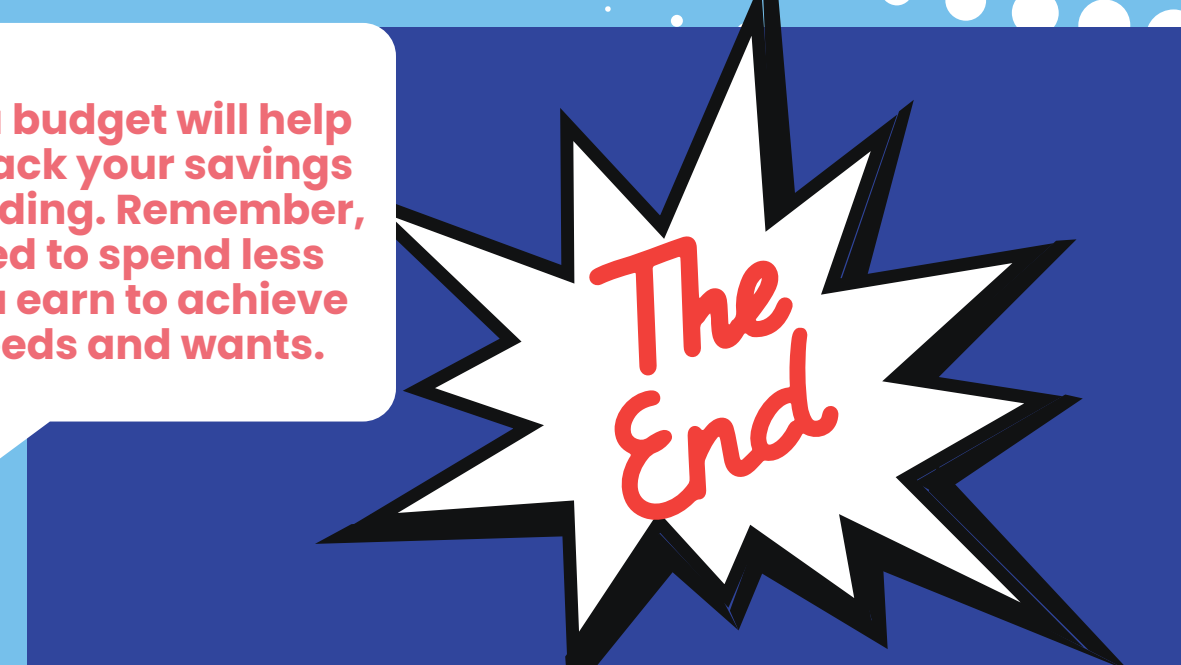
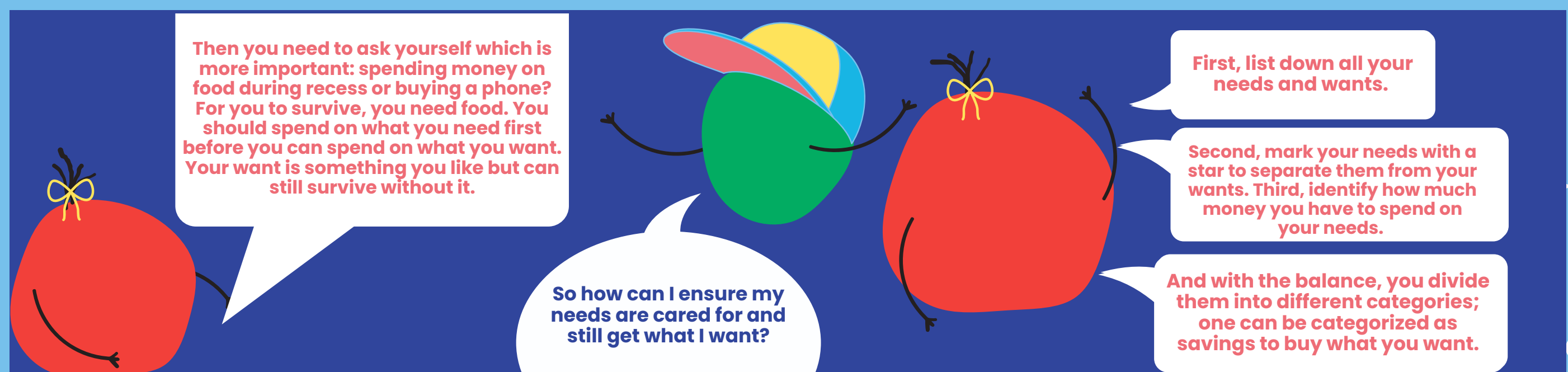
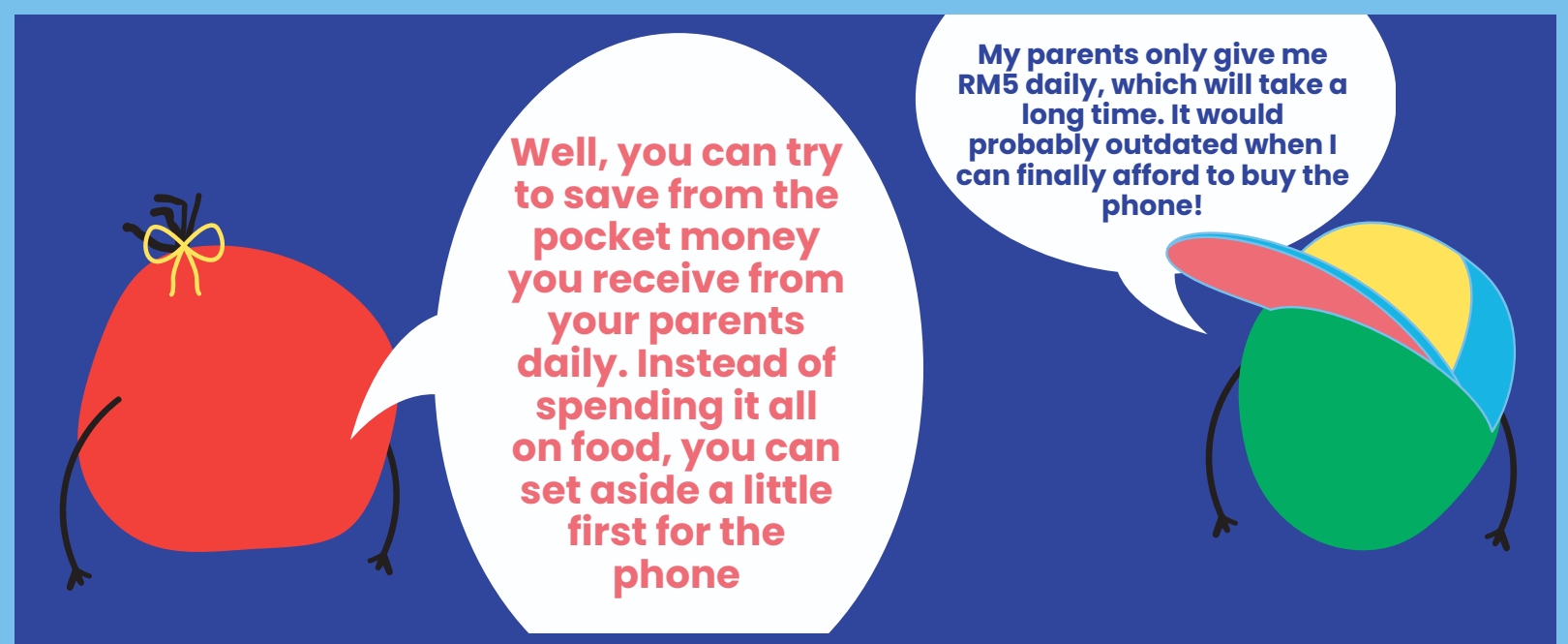
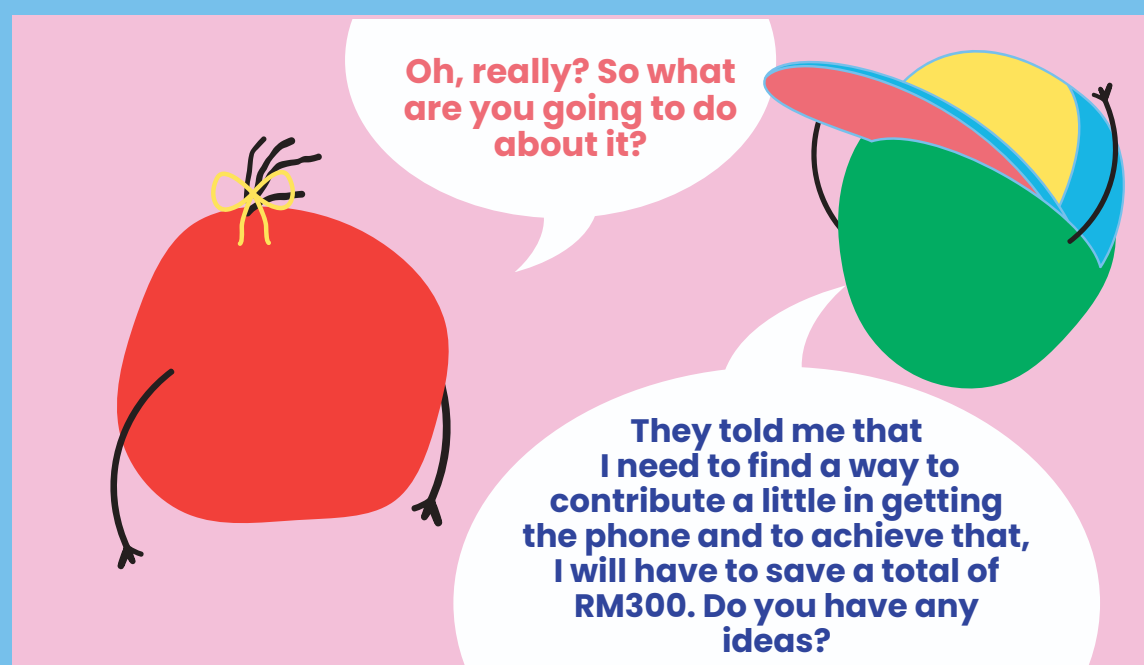
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ISSUE 2



NEEDS VS WANTS

In the March article, "This or That", we have learned about making wise spending decisions. Now let's look at the difference between 'Needs' and 'Wants' and the importance of balancing both.

Check out the conversation below between Daniel and Sarah as they discuss their needs and wants.



With HLB Pocket Connect App, you can earn extra pocket money by completing tasks your parents have assigned you.

We all have our own wants and wishes that change over time but we must understand and accept that we might not be able to get all of them. Putting our needs first will enable us to fulfil our wants later.

It is important to appreciate what you have now and decide carefully on spending money for your needs and wants. Not all needs require money, and not all wants are necessary.

