

# Urgent vs. important

**Most of us have many needs, wants, and goals. It can be hard to focus on one at a time.**

Write down things you need or want to spend money on:

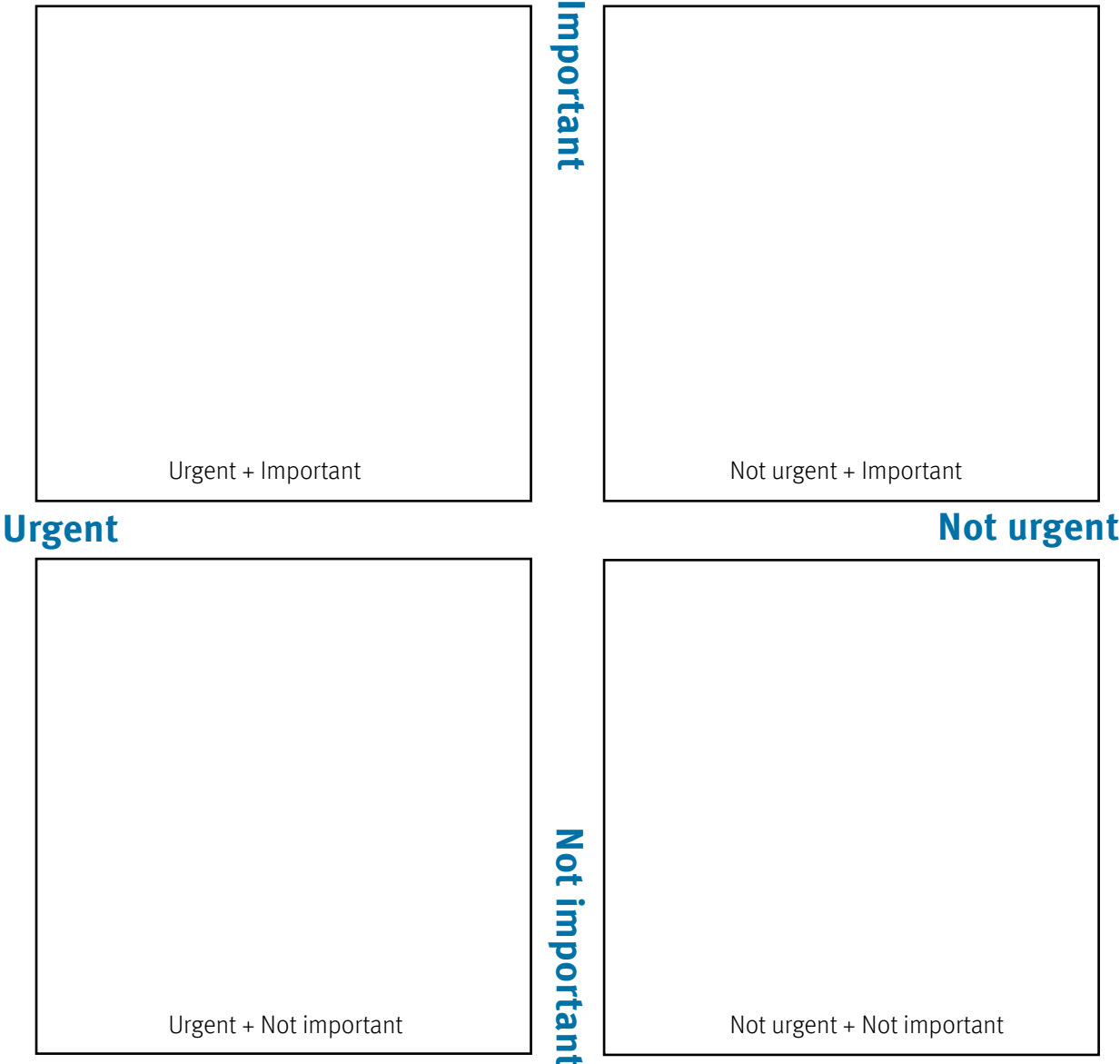
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Next, place each item one at a time in one of the four boxes below. This will help you set priorities for spending and planning, short term and longer term. It can also help you see what spending is less important right now.



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## How to use this matrix

This matrix can help you determine which types of spending are urgent or important, or both, or neither. Make sure your “basics” are covered first - things that are both urgent and important, and are necessary for living day-to-day. If you have items that are not urgent and not important, then reflect on whether you really need to spend money on them. These might be opportunities to “find money” to spend on other more necessary things.

