

Date: \_\_\_\_\_

[illegible]

2. The ability to use time wisely and effectively.
7. Someone you look up to, that influences your lifestyle.
10. desires one has that makes one's life more pleasant.
12. Expenses that don't happen constantly, and changes based on frequencies.
13. Expenses that are paid constantly, and do not change.

1. A choice/conclusion that are apart of our daily lives.
3. Values that are materialized and that we can see and touch.
4. Something that you want to achieve in a certain amount of time.
5. Values that are emotions such as love and honesty, they cannot be touched.
6. A plan that is created to either save or spend.

**8. Inner standards from which you receive the motivation to act as you do and by which you judge behavior (both yours and others).**

**9. Principles of right and wrong that we live by.**

11. Things that are necessary for growth and development.