

### WHEEL OF REALITY





### HOME

# HOUSING HOUSEHOLD ITEMS UTILITIES DECOR





### DAILY LIVING

## DINING OUT CLOTHING PERSONAL CARE





## ADDITIONAL CASH

PART-TIME JOB





### HEALTH

### MEDICAL INSURANCE





### ENTERTAINMENT

HOBBIES
ACTIVITIES
SPORTS
CAMPING



### 'OHANA LIFE

GROCERIES
CHILDREN
CHARITY
PETS





### **AUTOMOTIVE**

MAINTENANCE
CAR/TRUCK/BUS
PARKING
GAS





### DEBTS AND LOANS

## STUDENT LOANS CREDIT CARDS PERSONAL LOAN





## START HERE FUTURE LIFE





### COMMUNICATION

## CELL PHONES INTERNET CABLE TV





# FINANCIAL ADVISORS





STUDENT EVALUATION



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## SAVINGS

## RETIREMENT & INVESTMENTS

