

Minimalist Checklist: Distinguishing Between Necessities and Wants

Use this checklist to evaluate your essentials versus optional items, helping you live a more intentional and clutter-free life.

Step 1: Basic Necessities

These are the items and services you **cannot** live without, as they are essential to your well-being and functionality.

Shelter & Utilities

- Housing (rent/mortgage)
- Electricity
- Water
- Heating/Cooling
- Internet (if required for work or essential communication)

Food & Nutrition

- Groceries (fresh fruits, vegetables, proteins, grains)
- Cooking essentials (basic cookware, utensils, and appliances like a stove or refrigerator)
- Safe drinking water

Health

- Health insurance
- Medications or supplements
- Basic first aid supplies
- Hygiene products (soap, toothpaste, shampoo, etc.)

Clothing

- Weather-appropriate clothing
- Footwear suited to your lifestyle

Transportation

- Public transit pass or fuel for your car
- Necessary vehicle maintenance
- Insurance for vehicle or travel

Financial Obligations

- Minimum debt repayments
- Savings for emergencies (3-6 months of expenses)
- Insurance premiums (home, auto, life, etc.)

Step 2: Evaluate "Wants"

These are items or services that improve comfort or enjoyment but are not essential. Use the questions below to evaluate whether a "want" adds genuine value.

Evaluate Each Item:

- Does this item support a goal or enhance my well-being?
- How often do I use it? If rarely, is it worth the cost or space it occupies?
- Will this improve my quality of life, or is it a short-term gratification?

Common Wants:

- Electronics (TV, gaming systems, luxury gadgets)
- Subscriptions (streaming services, gyms, clubs)
- Designer clothing/accessories
- Decorative items (artwork, knick-knacks)
- Specialty kitchen appliances (espresso machines, air fryers, etc.)

Step 3: Declutter and Prioritize

1. Declutter: Identify items you no longer use or need and donate, recycle, or sell them.
2. Establish Priorities: Focus on acquiring or keeping only those items that serve a clear purpose or bring significant joy.

Step 4: Create a Minimalist Budget

1. Essentials: Allocate funds for necessities first (e.g., rent, utilities, groceries).
2. Savings: Set aside a percentage of your income for emergency funds and future goals.
3. Wants: Determine a reasonable monthly budget for non-essentials and stick to it.

Step 5: Maintain Mindful Habits

- One In, One Out: For every new item you bring in, remove one item.
- 30-Day Rule: Delay non-essential purchases for 30 days to ensure they're necessary.
- Practice Gratitude: Regularly reflect on what you have and why it's enough.
- Stay Organized: Regularly review and reassess your belongings and financial commitments.

Step 6: Focus on Experiences Over Material Possessions

Instead of accumulating "stuff," invest in experiences that enrich your life, such as:

- Travel
- Learning new skills
- Quality time with loved ones
- Hobbies or creative pursuits