



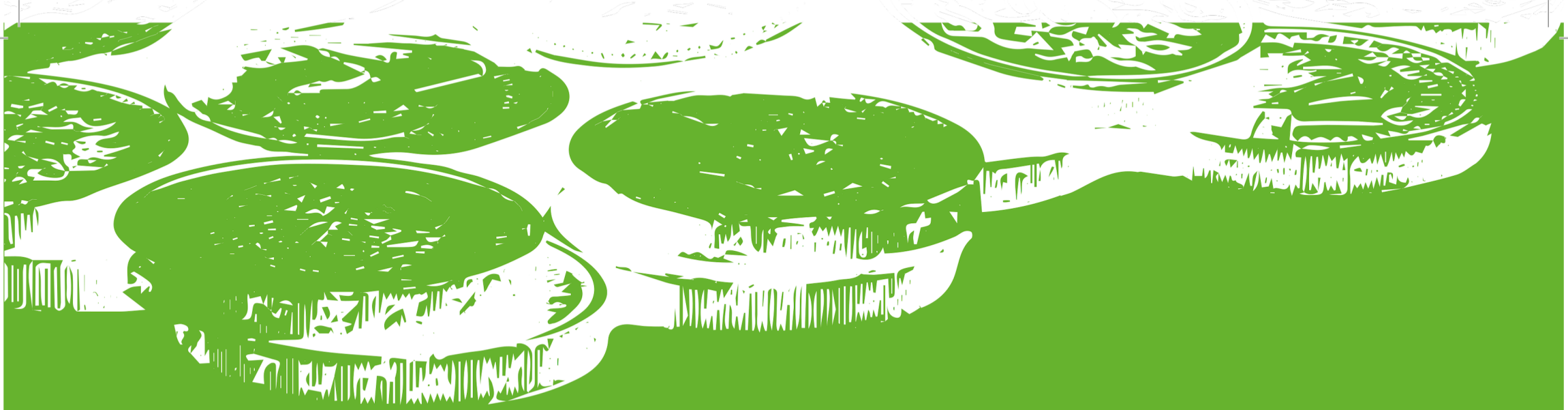
# Short-Term Want or Need



# Long-Term Want or Need



# Opportunity



# Unexpected Cost