Psyche Value Matrix
Maximize your Joy
Dr. Martha Beck

1. Top Dollar Items	2. Bottom Dollar Items
I really need it I really love it and I can afford it!	I really need it but I don't really love it … Medication—Groceries--Maslow's Hierarchy
3. Remaining Dollar Items I don't really need it, BUT I really LOVE IT – Discretionary income that won't affect other important needs – like paying bills.	4. No Dollar Items I don't really need it and I don't really love it – Let it go --