

**MY COST–BENEFIT ANALYSIS**

**The substance or activity to consider is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

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| **Using or Doing**Label each item short-term (ST) or long-term (LT) |
| **Benefits** (rewards and advantages) | **Costs** (risks and disadvantages) |
|  |  |
| **Not Using or Doing**Label each item short-term (ST) or long-term (LT) |
| **Benefits** (rewards and advantages) | **Costs** (risks and disadvantages) |
|  |  |