



| Label each item short-term (ST) or long-term (LT) | | | |
|---|-----------------------------------|-----------------|---------------------------------|
| ST/LT | Benefits (rewards and advantages) | ST/LT | Costs (risks and disadvantages) |
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| | NOT Using Label each item sho | | |
| ST/LT | | | |
| ST/LT | Label each item sho | ort-term (ST) o | r long-term (LT) |
| ST/LT | Label each item sho | ort-term (ST) o | r long-term (LT) |
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