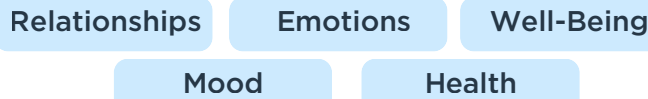


What is Money Personality?

Your unique set of beliefs, values and behaviors that shape how you earn, spend, save, and invest. It affects:



Shaped by parents & caretakers, personal experiences, lack of financial education, advertising & social media.

Three Pillars



BELIEFS

Assumptions about money formed in childhood



VALUES

What you prioritize; security, freedom, generosity



RELATIONSHIP

How you feel emotionally when dealing with money

The Five Money Personality Types

These are not rigid; growth is always possible, and you may identify with more than one.

THE SPENDER	THE PENNY PINCHER	THE AVOIDER	THE GIVER	THE PLANNER
Traits: <ul style="list-style-type: none"> Finds joy in buying Money is no object Impulse buying struggles Often generous Spend more than earns 	Traits: <ul style="list-style-type: none"> Avoids spending on needs Fears of the future Obsessively checks accounts 	Traits: <ul style="list-style-type: none"> Ignores finances (anxiety/shame) Avoids bills & accounts Overwhelmed by decisions Avoids planning 	Traits: <ul style="list-style-type: none"> Generous to a fault - may neglect their own needs Feels fulfillment from helping others Believe it is their responsibility to financially help others Lends money even when it stretches their own budget 	Traits: <ul style="list-style-type: none"> Organized w/ spending plan & financial goals Prioritize long-term security Can be overly cautious Great retirement planner
What to do: <ul style="list-style-type: none"> Create a spending plan Practice self control Avoid leveraging credit cards 	What to do: <ul style="list-style-type: none"> Build an emergency fund Research passive income options Diversify & enjoy life 	What to do: <ul style="list-style-type: none"> Start small, one step at a time Create a basic spending plan Stay consistent, use tools & apps 	What to do: <ul style="list-style-type: none"> Set healthy boundaries Take care of your financial foundation Set a giving limit 	What to do: <ul style="list-style-type: none"> Scheduled an annual financial check-up Keep studying investment & savings options

Your Relationship with Money

How would you describe your relationship with money?

Do you like the presence of money in your life?

What changes do you need to make to have a better relationship with money?

What was your first memory with money?

One action I will take this week:



Scan QR Code for Coaching

For more help, schedule a coaching session at finpathwellness.com/coaching

"You can't go back and change the beginning, but you can start where you are and change the endings."

-C.S. Lewis