

MONEY MINDSET

THE 5 MONEY PERSONALITIES

THE
ORGANIZED
MONEY

ALAINA FINGAL



WHAT IS YOUR MONEY PERSONALITY?

THE ORGANIZED MONEY

There are so many life and relationship personality quizzes out there. We have spiritual gifts, love languages, emotional intelligence quizzes, and leadership tests. They will tell you what type of person you are and your personality style. But there is another very important personality that is usually overlooked and it is an extremely important one. **Your money personality.**

YOUR MONEY PERSONALITY DRIVES YOUR FINANCIAL DECISIONS

Before you start a budget, a savings strategy, or paying down debt the first step to establishing your financial health is learning about how you think and handle money.

We have beliefs surrounding money. They could be beliefs that are passed down from our parents, beliefs that were formed from our childhood experiences, beliefs that were learned from the community we grew up in or beliefs that formed due to our natural personality.

Learning your innate feelings about money and your spending habits is the best way to develop a smart financial



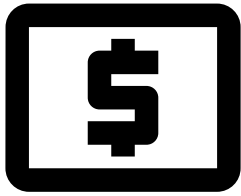
plan that will help you spend less on impulse purchases, save for that vacation you have been longing to take, and have a nice nest egg for retirement.

Experts have identified five common money personality types. The majority of people have a primary money personality and a secondary money personality. Also, please note that you can evolve from one personality to another based on how your financial situation changes.

Identify your personality, take the personality test, and learn how to manage your money through your money personality. Find additional tips on www.theorganizedmoney.com

THE SAVER





THE "SAVER" PERSONALITY

Natural savers of money. It's a source of pride to get something for less and to have money growing in their bank account

PROS OF THE SAVER

THEY GET A GENUINE RUSH FROM SAVING \$\$

It's a source of pride to see money growing in their bank accounts. They naturally always stash something to the side for a rainy day.

THEY ARE ORGANIZED

They are organized, responsible, and trustworthy when it comes to finances. They know where their tax returns are. They are the person everyone calls to borrow money

THEY UNDERSTAND THE COST OF OWNERSHIP

Most things that we purchase require ongoing purchases. Savers take into consideration the extra costs that go into a purchase.

CONS OF THE SAVER

OVERLY FOCUSED ON FINANCIAL GOALS

You aren't spontaneous so you can seem like you aren't any fun. You can be more anxious over money decisions.

YOU AREN'T SPONTANEOUS

You can have a resistance to spending money which can make it difficult to live in the moment with family or friends.

YOU CAN BE SEEN AS CHEAP

A saver has a hard time parting with their money. So much so that it can come across as cheap or even selfish to others

DON'T SAVE TOO MUCH

There is a balance between having financial security and enjoying life.

Many times savers are so concerned with not having enough money that they make poor choices, like purchasing cheaper food at the grocery store or skipping social gatherings because of the cost. Which can create other problems with your health or relationships down the line. Having the fear of "never having enough money", is just as bad as not saving at all.

So how to budget if you are a Saver?

ARE YOU A SAVER?

1. I GET GENUINE JOY WHEN I SAVE MONEY REGARDLESS OF WHAT IT IS FOR.
2. I AM ORGANIZED AND RESPONSIBLE WHEN IT COMES TO MONEY
3. I RARELY SPEND IMPULSIVELY
4. I AM TRUSTWORTHY WITH MONEY
5. I AVOID CREDIT CARDS
6. MY FRIENDS AND FAMILY THINK I AM FRUGAL
7. I OBSESS OVER MY BANK ACCOUNT
8. I AM SUPER FOCUSED ON MY FINANCIAL GOALS.
9. I PAY OFF BILLS IN FULL AS SOON AS I CAN
10. I AM HAPPIEST WHEN I HAVE LARGE AMOUNTS OF MONEY AT MY DISPOSAL.

TAKE THE TEST

01

TRUE OR FALSE

02

COUNT HOW MANY TRUE & HOW MANY ARE FALSE

03

IF 6 OR MORE ARE TRUE YOU COULD BE A SAVER

04

IF 6 OR MORE ARE FALSE YOU ARE NOT A SAVER

THE SAVER BUDGET

GOAL

With the Saver money personality, your goal will be to find a balance between saving money and enjoying life.

Start asking yourself questions like:

- * How much do I want to save?
- * What do I want to do with my savings?
- * How much will you really need for retirement?

Try these tips:

- * Think about what you really want out of life. Make sure you are enjoying it.
- * Rediscover hobbies that you love
- * Analyze what saving is doing for you. You don't want to have any regrets in the future.

METHOD

Since you love to save money budgeting is not an issue. You are organized, trustworthy, and responsible when it comes to your finances.

The thing you want to keep in mind is moderation. Don't let all the fun of life pass you by just to save a few dollars.

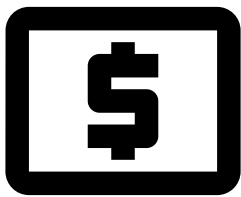
Explore traveling, hobbies, or other things that truly make you happy. Exploring other ways to use money other than saving it in your bank account may take some efforts but you will have a more fulfilled existence.

Practice giving to others and let go every now and then. This will help ensure that you don't value money over everything else.

Make the conscious decision everyday to think of how you can give back and not take saving money too seriously. If you want more tips head over to www.theorganizedmoney.com.

THE SPENDER





THE "SPENDER" PERSONALITY

If you are selling something, the spender is ready to spend money. It's all about the fun of the purchase.

PROS OF THE SPENDER

THE AMOUNT DOESN'T MATTER

Spenders don't care how much they spend or what they spend it on. They get the same thrill from a purchasing a new blouse as they do a new car.

THEY LIVE IN THE MOMENT

They will take a last minute vacation to Vegas or purchase a really big unexpected gift for a friend without thinking twice about the purchase

THEY LOVE TO BUY THINGS FOR OTHER PEOPLE

Spenders get a lot of joy out of giving gifts and helping people. They find so much joy in giving

CONS OF THE SPENDER

IMPRACTICAL

They are impulse buyers. They purchase on a whim and usually don't have a list or a limit on their purchases. They don't research deals, they just purchase what they want

DON'T COMMUNICATE WELL

They don't talk over purchases with their spouse or significant other. Because they are impulsive they will purchase now and talk about it later.

FILLED WITH REGRET

Tend to experience buyer's remorse. Christmas is so much fun for the purchaser but they are filled with regret in January.

SPENDERS ARE BUDGET BREAKERS

spenders can put together a great budget but they usually have a difficult time sticking to the budget. They usually believe that all of their money issues can be solved by making more money because they don't want to control their spending

spenders don't usually review credit card statements, bank statements, or bills to ensure they are correct. They tend to feel an emotional connection to the things that they purchase and they have a hard time getting rid of things because of that emotional connection.

So how to budget if you are a Spender?

ARE YOU A SPENDER?

1. I WORK HARD AND I SHOULD ENJOY THE FRUITS OF MY LABOR
2. I LOVE TO PURCHASE NICE GIFTS FOR MY FAMILY & FRIENDS
3. A BUDGET IS TOO CONSTRICTIVE
4. I LOVE TO PUT MY MONEY TOWARD EXPERIENCES WITH LOVED ONES
5. I FIND IT HARD TO SAY "NO" TO JOINING VACATIONS AND NIGHTS OUT WITH FAMILY & FRIENDS
6. EVEN IF ITS NOT IN THE BUDGET, I WILL MOVE MONEY AROUND TO MAKE IT WORK
7. PURCHASING NEW THINGS MAKES ME HAPPY
8. I LIVE IN THE MOMENT AND SPEND MONEY TO MAKE MEMORIES TODAY
9. I AM AN IMPULSE PURCHASER
10. SOMETIMES I REGRET WHAT I PURCHASED

TAKE THE TEST

01

TRUE OR FALSE

02

COUNT HOW MANY TRUE & HOW MANY ARE FALSE

03

IF 6 OR MORE ARE TRUE YOU COULD BE A SPENDER

04

IF 6 OR MORE ARE FALSE YOU ARE NOT A SPENDER

THE SPENDER BUDGET

GOAL

With the Spender money personality, your goal will be surrounding setting limits and learning discipline.

Start asking yourself questions like:

- * Where do I spend a majority of my money?
- * Am I putting enough money in my savings account?
- * Should I start paying off debt?
- * Should I speak with a financial planner?
- * Why does spending money feel so good to me?

Try these tips:

- * Set a spending limit per payday
- * Set a 24-hour spending rule (only allowed to purchase after 24 hours to stop impulse purchases)
- * Dine out once per week

METHOD

What if you just love spending money? That is understandable. If you feel like you could never create a budget because you just love the act of purchasing then I am telling you that you are actually the perfect candidate for a budget.

Having a budget will help you see things in a new light. You can have money in the bank but know that it is already "spent" on something else.

Having that knowledge will help you while you are shopping to know that if you purchase a sweater or those boots you will be sacrificing money for the cable or utilities.

It's true that budgeting means that sometimes you will have to say "no" to what you want in one moment, but you will be saying "yes" to yourself and your financial goals in the long haul.

Make the conscious decision everyday to spend time with your money and take your time. You got this. If you want more tips head over to www.theorganizedmoney.com.

THE SECURITY SEEKER



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...pu
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...1,5 łyżeczki ekstraktu
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- 1 łyżeczka
- 4 łyżeczki maki
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Sposób przygotowania:

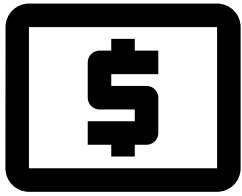
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Liczba osób:
Czas przygotowania:
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...bo kocham gotować!

...bo kocham gotować!



THE SECURITY SEEKER

Security seekers are predictable with money. They don't mind spending money as long as they have a plan and like to spend their money wisely.

PROS OF THE SECURITY SEEKER

THEY LOVE TO DO RESEARCH

They love to do research before they make a purchase. They love to look at the pros and cons

THEY ARE TRUSTWORTHY

Security Seekers rarely put their futures on the line. They will do what is best for their families future. The bills will be paid and the kids will definitely have a college fund.

WILLING TO SACRIFICE

A security seekers doesn't mind missing out on today to have more tomorrow. They won't spend money until they know that they have enough to pay the bills.

CONS OF THE SECURITY SEEKER

BE NEGATIVE

Security Seekers are nervous about risk so sometimes they can say no to every Idea that comes along. This can make others feel as though planners never want to try anything new

STIFLE CREATIVITY

They can stop the creative process because they can get caught up In trying to avoid buyers remorse. They can stop looking at possibilities and want to stick to the certainties

GET STUCK IN A RESEARCH RUT

Security Seekers are Investigators but sometimes they can get stuck in research. They can get so caught up in research that they miss out on opportunities. It's called paralysis by analysis

WORK & PLAY

Security Seekers are great at budgeting and monitoring finances.

Security Seekers are dedicated to stability and low risk social norms, you are not likely to go bungee jumping but love low key activities like getting a manicure or playing golf. Just make sure that you leave some room for spontaneity and fun.

So how to budget If you are a Security Seeker?

ARE YOU A SECURITY SEEKER ?

1. I ALWAYS HAVE A PLAN FOR MY MONEY
2. MY MOTTO IS "BETTER SAFE THAN SORRY"
3. I LIKE TO KNOW MY MONEY IS SAFE AND SECURE
4. I LIKE TO RESEARCH A LOT BEFORE I MAKE A BIG PURCHASE
5. I AM WILLING TO SACRIFICE FOR THE THINGS I WANT & NEED
6. I GET NERVOUS ABOUT FINANCIAL RISK
7. I WOULD RATHER DO WITHOUT TODAY THAN WITHOUT TOMORROW
8. I AM IN CHARGE OF MY HOUSEHOLD'S FINANCES
9. SOMETIMES I GET STUCK IN A RESEARCH RUT
10. I AM AFRAID TO LOSE MONEY

TAKE THE TEST

01

TRUE OR FALSE

02

COUNT HOW MANY TRUE & HOW MANY ARE FALSE

03

IF 6 OR MORE ARE TRUE YOU COULD BE A SECURITY SEEKER

04

IF 6 OR MORE ARE FALSE YOU ARE NOT A SECURITY SEEKER

THE SECURITY SEEKER BUDGET

GOAL

With the Security Seeker personality, your goal will be to find a balance between planning life and enjoying it.

Start asking yourself questions like:

- * Am I taking too long to make decisions?
- * Am I fearful of losing money?
- * Does my partner feel like they can be creative and spontaneous with me?

Try these tips:

- * Look at money as a resource something that is replenished
- * Release your fear. Talk to a financial counselor if needed
- * Speak positivity around your money conversations.

METHOD

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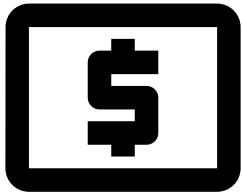
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Practice giving to others and let go every now and then. This will help ensure that you don't value money over everything else.

Make the conscious decision everyday to think of how you can give back and not take saving money too seriously. If you want more tips head over to www.theorganizedmoney.com.

THE
RISK TAKER





THE RISK TAKER PERSONALITY

Risk Takers are take big chances when It comes to money. They are Intrigued by the possibility to make more money, even though it Is riskier.

PROS OF RISK TAKER

BIG PICTURE PERSON

Risk Takers aren't worried about the details. They don't care how an Idea will work out. If they love the Idea, they will just move on It really fast.

GET EXCITED ABOUT POSSIBILITY

Risk Takers get more excited about the idea of something than the thing itself. By the time the deal plays out and they've got their return, they've moved on to the next big idea.

AREN'T AFRAID TO MAKE DECISIONS

Risk Takers don't waste time when it comes to money. They make a decision and make it fast. That can be a real plus when there are important money matters on the line.

CONS OF THE RISK TAKERS

EASILY RESENTED

When a decision pays off, everyone's happy, but all it takes is one bum deal to create a rift of resentment.

IMPATIENT

The Risk Takers decisiveness can cause her to lose patience with people who don't sign on to her big ideas as quickly as she'd like. They make decisions without consulting the people those decisions impact most – their partners.

INSENSITIVE

The Risk Takers hate feeling hemmed in by other people, so rather than work for compromise, they charge ahead and deal with the relational fallout later. And when the Player's partner isn't on board with the decision, there is always relational fallout.

MONEY IS A GAME

To risk takers money is a game, but playing with your finances can have profound consequences, especially If you don't have the ability to keep It separate from the financial commitments In your life.

Risk Takers often struggle with complex emotional conflict, and will avoid serious discussions about feelings which could backfire and leave their significant other feeling betrayed. Be open about your spending to allow them to give their honest opinion.

So how to budget If you are a Risk Takers?

ARE YOU A RISK TAKER?

1. I HAVE BIG MONEY IDEAS
2. I GET EXCITED ABOUT THE POSSIBILITIES OF WHAT I CAN DO WITH MONEY
3. I MAKE QUICK MONEY DECISIONS
4. SOMETIMES I MAKE ASSUMPTIONS WITH MY MONEY
5. I LISTEN TO MY GUT, IF A DEAL DOESN'T FEEL RIGHT I WON'T DO IT
6. I CAN BE IMPATIENT WITH PEOPLE WHO DON'T MAKE MONEY DECISIONS AS QUICKLY AS I DO
7. SOMETIMES I MAKE FINANCIAL DECISIONS WITHOUT CONSULTING ANYONE
8. I LOVE LOOKING FOR NEW MONEY ADVENTURES
9. I BELIEVE A BIG PAYOFF IS WORTH THE RISK
10. I DO NOT ENJOY DISCUSSING MONEY WITH MY SIGNIFICANT OTHERS

TAKE THE TEST

01

TRUE OR FALSE

02

COUNT HOW MANY TRUE & HOW MANY ARE FALSE

03

IF 6 OR MORE ARE TRUE YOU COULD BE A RISK TAKER

04

IF 6 OR MORE ARE FALSE YOU ARE NOT A RISK TAKER

THE RISK TAKER BUDGET

GOAL

With the Risk Taker personality, your goal will be to spend time being introspective and being strict with the risks that you take

Start asking yourself questions like:

- * Is this risk worth it?
- * Can you be more open about your feelings with your partner?
- * How am I ensuring my financial decisions are balanced?

Try these tips:

- * Set aside money monthly into savings before taking any risks
- * Don't put all of your eggs in one basket, diversify your investments
- * Remember that balance is the key

METHOD

You are a risk-taker so budgeting your money is really important.

The thing you want to keep in mind is you don't have to do this on your own. Keep your significant other in the loop on your financial decisions.

You have to be willing to accept input from people who may not see things the way that you do.

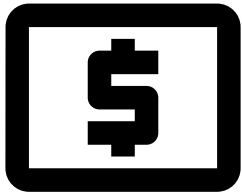
Practice giving to others and let go every now and then. This will help ensure that you don't value money over everything else.

Take the time to research possibilities and opportunities. As a risk taker you will be motivated by solving logical problems and making big moves, just be careful to structure your spending so you can live a good life now.

You can review more ideas of how to structure your spending and budget on www.theorganizedmoney.com

THE FLYER





THE FLYER PERSONALITY

The most unusual of all of the money personalities because the passive personality doesn't really think about money as a component of making a decision.

PROS OF THE FLYER

CONTENT WITH LIFE

Flyers don't care about money as long as they get to make their own choices, they are still happy.

BIG ON RELATIONSHIPS

Relationships and connection with other people are crucial and Important to the Flyer

LET SOMEONE TAKE CARE OF THE FINANCES

They would rather someone else to take care of the finances because It's one less thing that they would have to worry about

CONS OF TH FLYER

REACTIONARY

When a decision pays off, everyone's happy, but all it takes is one bum deal to create a rift of resentment.

LACKING SKILLS

When money problems come up they are usually at a loss on how to solve them because they are so deattached from the process

DISORGANIZED

The Flyer personality aren't disorganized In the general sense but when It comes to money they are all over the place

BE CAREFUL TO NOT FALL INTO INDIFFERENCE

The Flyer tends to be content and easy going with their money. If they have a steady income they will likely be fine for a long time but they still need to find ways to make dealing with their finances a little bit easier.

You should have a game plan to be prepared If there is a financial crisis.

So how to budget If you are a Flyer/?

ARE YOU A FLYER?

1. MONEY DOESN'T AFFECT MY DECISIONS
2. I AM HAPPY TO LET SOMEONE ELSE TAKE CARE OF THE MONEY
3. I AM CONTENT WITH MY LIFE
4. I THINK ABOUT MY RELATIONSHIPS MORE THAN I THINK ABOUT MY MONEY
5. I DON'T THINK ABOUT MONEY MUCH AT ALL
6. I AVOID TALKING ABOUT MONEY AS MUCH AS POSSIBLE
7. I DO NOT HAVE A BUDGET
8. I ONLY CHECK MY BANK ACCOUNT WHEN I AM ABOUT TO MAKE A PURCHASE
9. I AM NOT ANXIOUS ABOUT MONEY
10. I FEEL LIKE I DON'T HAVE MUCH DIRECTION WHEN IT COMES TO MY MONEY

TAKE THE TEST

01

TRUE OR FALSE

02

COUNT HOW MANY TRUE & HOW MANY ARE FALSE

03

IF 6 OR MORE ARE TRUE YOU COULD BE A FLYER

04

IF 6 OR MORE ARE FALSE YOU ARE NOT A FLYER

THE FLYER'S BUDGET

GOAL

With the Flyer's personality, you have to be careful that you are not indifferent to your finances.

Start asking yourself questions like:

- * Am I spending enough time with my money?
- * How can I automate my savings?
- * Can I lean on my spouse to assist with finances?

Try these tips:

- * Automate your savings
- * Auto-pay your bills
- * Spend 15 minutes with your money each week

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METHOD

The Flyer personality is perhaps the most unusual Money Personality because they don't think much about money – at all.

They're not anxious about it, they're not consumed by it, they have absolutely no emotional response to money.

Flyer personalities can make great spouses because they are easygoing about money matters. They aren't going to be controlling or uptight, but the challenge for them to stay involved and engaged in the family money decisions.

If you have a Flyer personality you may want to automate your finances as much as possible. Autopay and auto savings may work well for you.

Make the conscious decision each week to spend 15 minutes with your money. If you want more tips head over to www.theorganizedmoney.com.



WE NEED ALL OF THE PERSONALITIES

There is no such thing as a bad money personality. You are who you are and regardless of which money personality you fit into there are pros and cons to each one.

The goal in discovering your money personality is not to discover your flaws but to help you understand the way that you think and deal with money.

Knowing this information will help you deal with yourself and other people in a better way.

Also, know that you have a primary and secondary money personality and sometimes they can conflict with each other. So take your time and learn who you are and how you deal with money.