

Four Money Personalities

Each of us has a money personality that flowers how we deal with money. Having an understanding of yours has the potential to help you leverage your relationship with money more effectively in your life and business. Please note: there is no WRONG money personality and most of us will have influences from each. Be Prepared to share your money personality and how you will use this information to become a better steward.

Personality	Pros	Cons	How to Shift
Miser	Loves to save Tracks numbers Knows everything they have Encourages others to save	-Watches pennies -Can't invest in themselves -Relationship with money is based in fear and lack as a part of their money backstory (likely lots of loss or struggle in their upbringing.)	-Deal with the fear head on -Acknowledge that now that you are an adult you can make changes
Spender	Very charismatic	-Spend to fill a void -Experiences lots of stress about money -Buying things is a common behavior that helps Spenders feel important, loved, and validated. Spenders' inner voices tell them, "I deserve this; I won't be denied anymore." The biggest spenders are status seekers who equate extravagant possessions with self-worth. Whether or not they can afford it, that Louis Vuitton bag makes them feel respected.	-Stop spending to spend, deal with the void. - Determine what else you are good at besides spending money -Start a savings match – for every dime you spend, save the same amount in a bank account
Avoider	Doesn't bother with the details of money	-Avoiders are not comfortable with the subject of money due to their lack of interest or they feel that there are other more important issues. - They might not even know how much is in their bank account and planning for retirement feels too far away to worry about. The	-Realize that money is just an energy and it's value is totally self-induced _You can't experience abundance when you avoid.

		Avoider takes a “see no evil, hear no evil” approach to managing their financial affairs. But by not staying informed about their finances, Avoiders are missing out on opportunities to set the foundation for a more financially secure future.	
Money Monk	-Loves to help others - Gives to charity	-Struggles with their worth -Handling money in any way makes a Money Monk feel like he’s giving in to its seductive power. Often, Money Monks were raised with deep religious or political convictions – their parents taught them that money is the root of evil, or that rich people are “capitalist pigs”. -Constantly puts the needs of others before their own sometimes out of fear that they won’t be loved or excepted.	-Continue to give, but give to yourself first.

1. What is your money personality?
2. What have you learned about yourself?
3. How will you use this information to help you become a better steward over money in your life and business?