

Your money personality

How do you approach spending and planning? Knowing how you think about money can help you make money decisions that make sense for you. Answer these two questions:

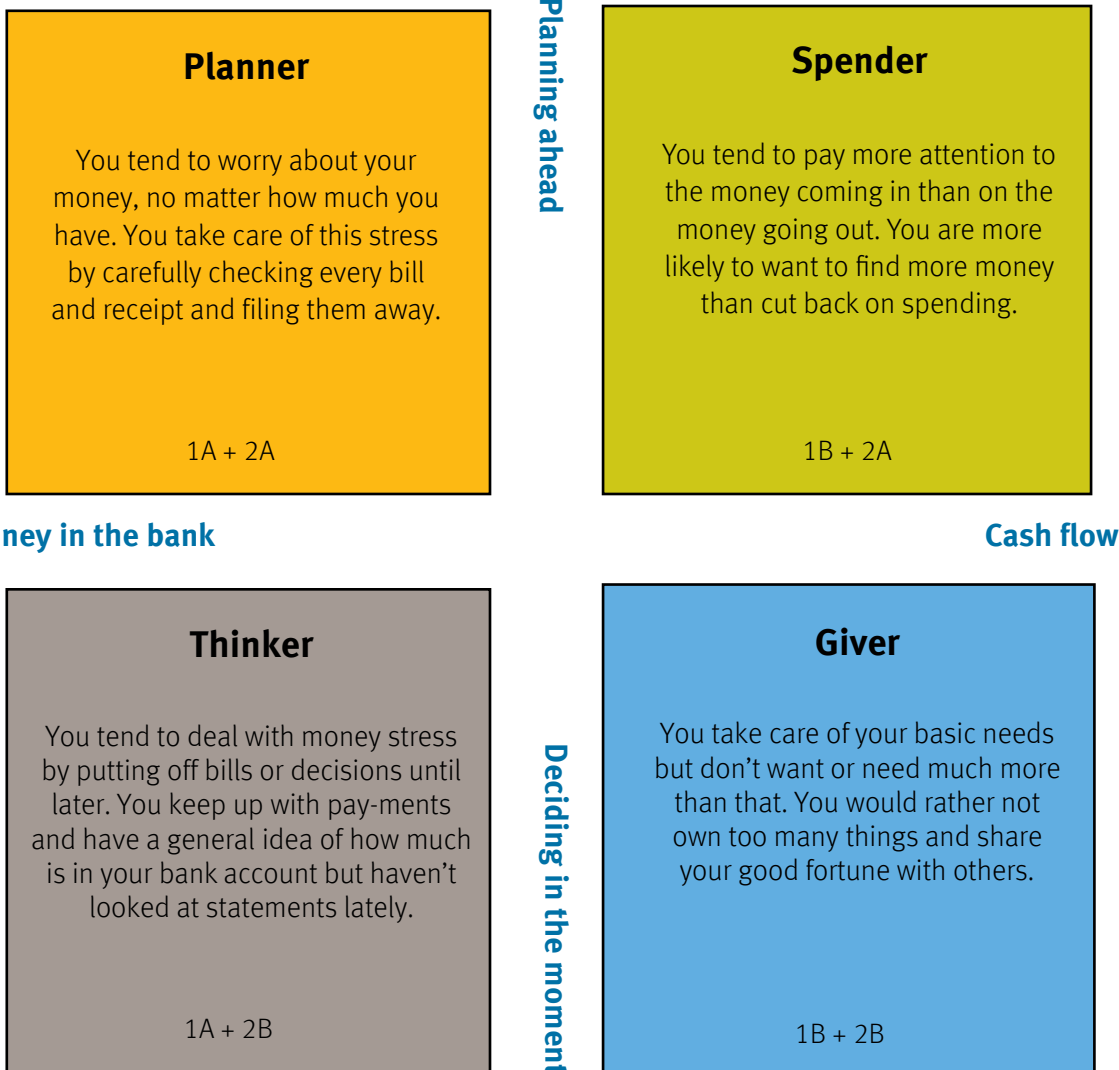
1. I tend to think more about:

- a) money in the bank
- b) when the next cheque is coming

2. I am more likely to:

- a) plan ahead
- b) make decisions in the moment

Consult the matrix below to see which money personality you might fit. Remember there isn't a "right" or "wrong" answer here! All of us are different. Take a moment to reflect on how this knowledge could help you make money decisions in the future.



Adapted from: <https://brunchandbudget.com/personality/>

Your money personality

What 'money personality' is the best fit for you? How does it help you or hinder you? Write down some ideas here.

What do you think of these ideas to help out?

Planner

Remind yourself of past successes. You've done so well at planning in the past, and probably will again! Try:

- *Reflecting on the goals you want to achieve for yourself - planning is best when it's helping you get where you want to go

Planning ahead

Spender

If you're spending money before it comes in, that can get in the way of longer term planning. Could you try:

- *Reducing one of your regular expenses to see if it frees up money
- *Setting up direct deposit savings so that part of your paycheque is saved automatically

Money in the bank

Thinker

Checking up on your money shouldn't get in the way of living your life, but make sure you're doing enough to stay on track. Could you try:

- *Getting a coach or friend to look at your statements with you
- *Set a small reward for yourself each month you set and review your budget

Deciding in the moment

Cash flow

Giver

You're a generous and kind person. Taking care of yourself is an important step in being able to take care of others. Could you try:

- *Making your bill payments automatic so they are timed at the same day as your paycheque
- *Setting up a budget that includes amounts to give to others