

Discover Your



Financial Personality



Discover Your Financial Personality

Bet you didn't know your finances had a personality? Well, they sure do. In fact a well-trained coach can pretty much get a feel for your financial condition by your wallet or purse and your record keeping. Your upbringing and the attitudes around money and success you grew up with shaped your financial personality. A fillable pdf to assist you in identifying your money personality type, and how it affects your overall financial wellbeing.

Place an **(X)** in the check box on the scale, which represents how you are most of the time. Remember, this is only a self-evaluation, not an exact measure of your personality.

DEBTOR (D)	SAVER (S)
☐ Borrow money for major purchases.	☐ Save money for major purchases.
☐ Expenditures exceed income.	☐ Income exceeds expenditures.
☐ View money as a tool to be "leveraged".	☐ View money as means of exchange to benefit others.
☐ Total	☐ Total

IMPULSIVE (I)	PLANNER (S)
☐ Make financial decisions in-the-moment.	☐ Make financial decisions thinking about the future.
☐ Reactive rather than proactive.	☐ Set goals and milestones.
☐ Enjoy the fruits of my labor.	☐ Strategic how money is managed.
☐ Total	☐ Total

AGGRESSIVE (A)	CONSERVATIVE (C)
☐ Comfortable with investment risk.	☐ Save money for major purchases.
☐ Pursues a variety of investment opportunities.	☐ Income exceeds expenditures.
☐ Top priority - Growth/ROI.	☐ View money as means of exchange to benefit others.
☐ Total	☐ Total

HOARDER (H)	GIVER (G)
☐ Fear financial loss.	☐ Use money to take care of loved ones.
☐ Rarely spend or loan money.	☐ Commitment-oriented.
☐ Enjoy tracking and analyzing finances.	☐ Driven by desire to serve others.
☐ Total	☐ Total

POVERTY CONSCIOUS (V)	PROSPERITY CONSCIOUS (R)
☐ I worry about money.	☐ I do not worry about money.
☐ I have difficulty functioning when money is tight.	☐ I function normally when money is tight,
☐ Money gives me security.	☐ I do not need money to feel security
☐ It matters how I appear to others.	☐ I don't care how I appear to others.
☐ Total	☐ Total

Enter the Highest Letter in Each Category and Learn About Your Financial Personality

Debtor (D)	Saver (S)	Enter the <u>L</u> etter with the highest total in the box following.	☐
Impulsive (I)	Planner (P)	Enter the <u>L</u> etter with the highest total in the box following.	☐
Aggressive (A)	Conservative (C)	Enter the <u>L</u> etter with the highest total in the box following.	☐
Hoarder (H)	Giver (G)	Enter the <u>L</u> etter with the highest total in the box following.	☐
Poverty Conscious (V)	Prosperity Conscious (R)	Enter the <u>L</u> etter with the highest total in the box following.	☐
			
			TYPE

Money Types Defined

The Innocent

The Innocent takes the ostrich approach to money matters. Innocents often live in denial, burying their heads in the sand so they won't have to see what is going on around them. The Innocent is easily overwhelmed by financial information and relies heavily on the advice and opinions of others. Innocents are perhaps the most trusting of all the money archetypes because they do not see people or situations for what they are.

They are not unlike small children in the sense that they have not yet learned to judge or discern other's motives or behavior. While this trait can be very endearing, it is also precarious for an adult trying to cope in the real world.

We all start out our journey in life as innocents. However, as we grow and develop, the veil of innocence is lifted and replaced by our experience with the outer world.

The Victim

Victims are prone to living in the past and blaming their financial woes on external factors. Passive-aggressive (prone to acting out their feelings in passive ways rather than through direct action) in nature, Victims often appear disguised as Innocents, because they seem so powerless and appear to want others to take care of them. However, this appearance is often either a conscious or subconscious ploy to get others to do for them what they refuse to do for themselves. Victims generally have a litany of excuses for why they are not more successful, and they are all based on their historical mythology. That is not to say that bad things haven't actually happened to the Victim.

More often than not, Victims have been abused, betrayed, or have suffered some great loss. The problem is that they have never processed faced their pain, and so it has turned on them. Victims are always looking for someone to rescue them, because they believe they have suffered enough. They carry a sense of entitlement: "I paid my dues, look at my battle scars, where's my due"?

The Warrior

The Warrior sets out to conquer the money world and is generally seen as successful in the business and financial worlds. Warriors are adept investors, focused, decisive, and in control. Although Warriors will listen to advisors, they make their own decisions and rely on their own instincts and resources to guide them. Warriors often have difficulty recognizing the difference between what appears to be an adversary and a worthy opponent. A worthy opponent should be embraced as an opportunity to put down the sword and recognize the potential for growth and transformation being offered in disguise.

Worthy opponents are most easily recognized as the person with whom you have the greatest conflict. When we are willing to step back and recognize the lesson and truth this person has to teach, even when it is disguised as conflict, their presence is worthy of our attention. When we recognize the conflict as an opportunity for growth, our "opponent" has, in fact, served us. The world is filled with Warrior types, who run the gamut from enjoying the sport of business and the skillful art of negotiating to those whose single-minded intent is simply to win at any cost.

The Martyr

Martyrs are so busy taking care of others' needs that they often neglect their own. Financially speaking, Martyrs generally do more for others than they do for themselves. They often rescue others (a child, spouse, friend, partner) from some circumstance or other. However, Martyrs do not always let go of what they give and are repeatedly let down when others fail to meet up to their expectations. They have formed an unconscious attachment to their own suffering.

The Martyr moves between two distinctly different energies: one that seeks to be in control and control others and the other being the wounded, often very needy, child. Martyrs tend to be perfectionists and have high expectations of themselves and of others, which makes them quite capable of realizing their dreams because they put so much energy into needing to be right. Like Victims, Martyrs often live in high drama, experience a lot of highs and lows, and struggle with their attachment to negative experience. They see the glass as half empty instead of half full. Their focus on the negative often keeps them from realizing the deep wisdom that lies within their experience. Martyrs who are willing to do their own work to heal their woundedness have the capacity to become gifted healers and powerful manifestors -- money Magicians.

The Fool

The Fool plays by a different set of rules altogether. A gambler by nature, the Fool is always looking for a windfall of money by taking financial shortcuts. Even though the familiar adage "a fool and his money are soon parted" often comes true, Fools often win because they are willing to throw the dice; they are willing to take chances.

The Fool is really a combination of the Innocent and the Warrior. Like the Innocent, the Fool is often judgment impaired and has difficulty seeing the truth about things. An adventurer, the Fool gets caught up in the enthusiasm of the moment, caring little for the details.

The primary difference between Fools and Innocents is that Fools are relatively fearless in their endeavors and remain eternal optimists regardless of the circumstances. In this manner, Fools are like Warriors in that they seem to always land on their feet and are not easily defeated. The Fool also sets out to conquer the world but is easily distracted and lacks the discipline of the Warrior. The Fool is much more interested in money making as a sport or form of recreation than as a serious endeavor. Fools would happily give the shirt off their backs only to realize later that it wasn't their shirt or that it was their last.

The Fool does possess some rather remarkable qualities that if mastered make her quite capable of becoming a Magician. The Fool lives very much in the moment and is quite unattached to future outcome. Most of what Fools pursue is for the simple pleasure of doing it. Most of us could learn from this characteristic of the Fool.

However, until the Fool becomes enlightened he will continue to attract money easily, only to have it quickly slip through his fingers because he's simply not paying attention.

Creator/Artist

Creator/Artists are on a spiritual or artistic path. They often find living in the material world difficult and frequently have a conflicted love/hate relationship with money. They love money for the freedom it buys them but have little or no desire to participate in the material world. The Creator/Artist often overly identifies with the interior world and may even despise those who live in the material world. Their negative beliefs about materialism only create a block to the very key to the freedom they so desire.

Creator/artists most fear being inauthentic or not being true to themselves. The Creator/Artist is constantly struggling for financial survival. This is not because they lack talent or ambition.

Rather, they are stuck in a belief system that disempowers their ability to manifest money. Too many people on the creative or artistic path feel that money is bad or lacking in spirituality. This is only true to the extent that one believes it is true. And to the extent that Creator/Artists maintain this belief system, they are limiting themselves and creating a block to the flow of money.

The Creators/Artists who work to integrate the spiritual with the material world will find an end their struggles. Since they have often spent much of their time and paid much attention to their inner journeys and creative potential, Creators/Artists already possesses many of the qualities necessary to become Magicians. This type most needs to accept the world she lives in and embrace in all its many dimensions.

To stop suffering from the tension we feel between the spiritual and material worlds, we must learn to embrace both worlds as part of our own duality.

The Tyrant

Tyrants use money to control people, events, and circumstances. The Tyrant hoards money, using it to manipulate and control others. Although Tyrants may have everything they need or desire, they never feel complete, comfortable, or at peace.

The Tyrant's greatest fear is loss of control. Tyrants are often overdeveloped Warriors who have become highly invested in their need for control and dominance. While Warriors are often heroic in their true concern for others' welfare, Tyrants are purely self interested. This type is interested in power and control for its own sake and will forsake other people if necessary to gain more of it. Throughout history, the Tyrant has emerged as the ruler who dominates and destroys with no sign of remorse.

Today Tyrants are the political leaders, businesspeople, or family figureheads who use whatever means necessary to win at all costs. The Tyrant is a master manipulator of both people and money. Perhaps it's because the Tyrant type is often the most financially successful image we have in our society that so many of us believe that money is the root of all evil.

Television and the media do their part to further convince us that although we may think we want more money, we just need to look at what's become of those who actually have it. It's enough to make anyone hesitate. Tyrants, however, are not as rich as they appear. Sure, they have everything money can buy (which often does include beautiful people) and never have to

worry about paying the phone bill, but they lack many things that money cannot buy. They are often, in spite of their apparent success, very fearful and rarely feel any sense of fulfillment. The Tyrant suffers from a condition I call "chronic-not-enoughness."

The Magician

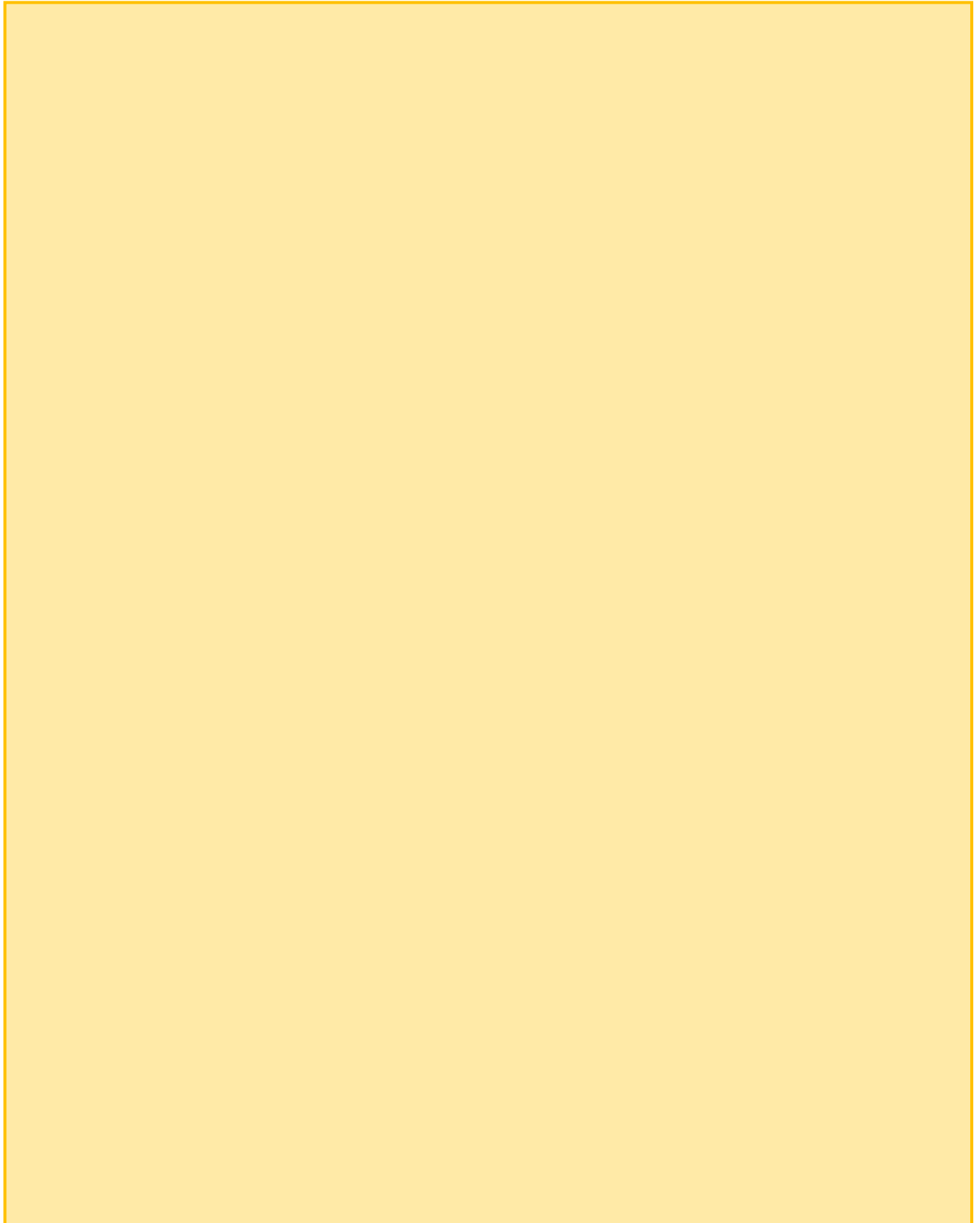
The Magician is the ideal money type. Using a new and ever-changing set of dynamics both in the material world and in the world of the Spirit, Magicians know how to transform and manifest their own financial reality. At our best, when we are willing to claim our own power, we are all Magicians. The archetype that is active in your life now is the place you need to grow from. By understanding your own personal mythology and the history behind your current money type, you will become conscious of patterns and behavior that are preventing you from having the relationship with money you desire.

When you have reached the point of understanding and have become aware of all that you need to know at this point on your journey, you will be ready to transform your newly acquired consciousness into the reality of your life.

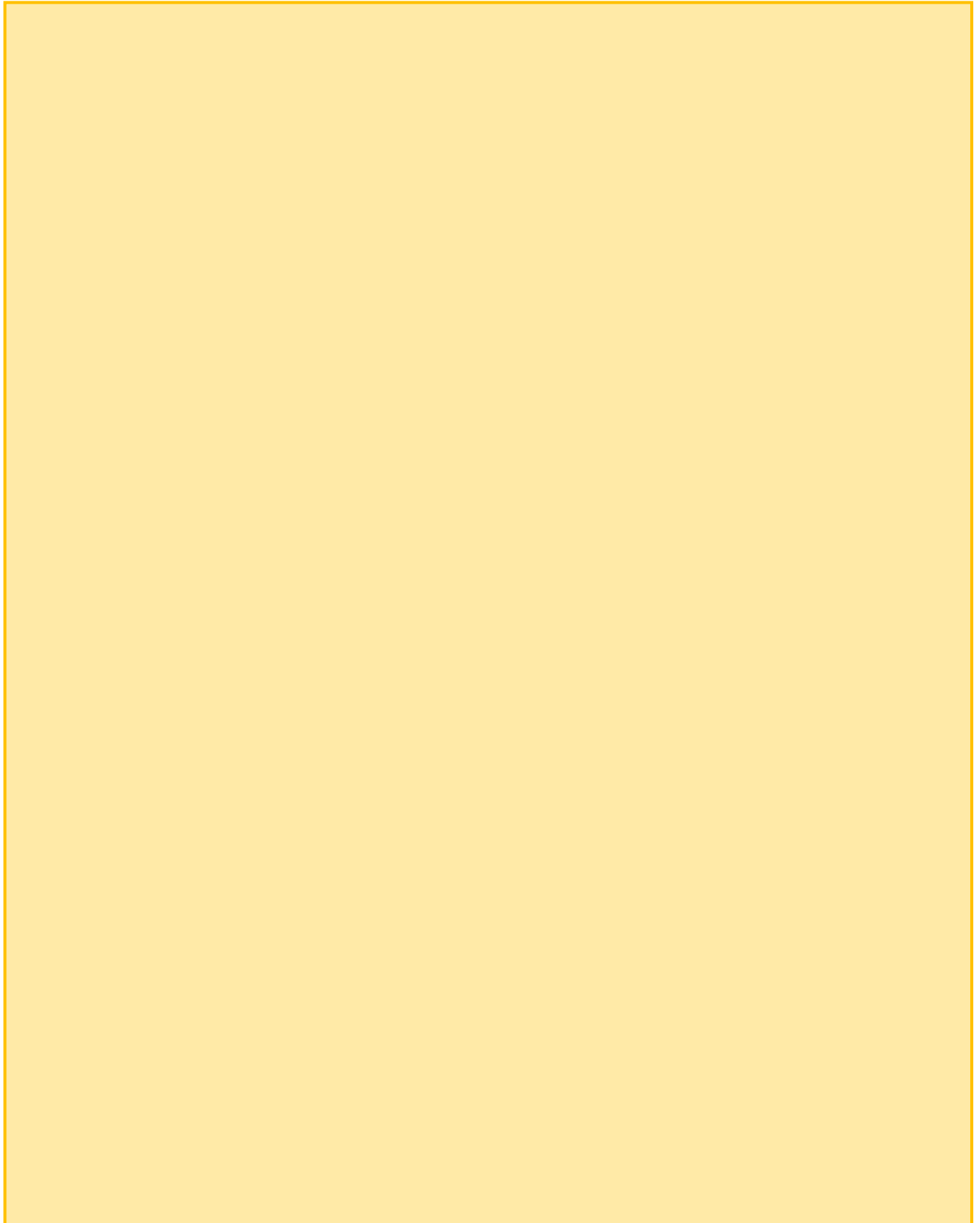
The Magician is fully awake and aware of herself and the world around her. The Magician is armed with the knowledge of the past, has made peace with his personal history, and understands that his source of power exists within in his ability to see and live the truth of who he is. Magicians know the source of power to manifest lies in their ability to tap into their Higher Power. With faith, love, and patience, the Magician simply waits in certainty with the knowledge that all our needs are met all the time.

Magicians embrace the inner life as the place of spiritual wealth and the outer life as the expression of enlightenment in the material world. They are infinitely connected.

Notes

A large, empty yellow rectangular area with a thin orange border, intended for taking notes.

Notes

A large, empty yellow rectangular area with a thin orange border, intended for taking notes.