

What is a Habitude?

A Habitude is a combination of habits and attitudes that reveal the ingrained thoughts, feelings and behaviors that influence our decisions and actions.







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Count "That's Me" Column?

1-3 = Using
4-6 = Dominant
7-9 = Strong Dominant

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Habitude Categories

 SPONTANEOUS	 PLANNING	 STATUS
 CAREFREE	 SECURITY	 GIVING

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PLANNING – Money helps you achieve your goals.
When you have money, your first thought is about how it could be used to reach your goals or accomplish something you've been planning.

Advantages May Be:

- Make intentional financial decisions based on values and desired long-term outcomes.
- Have money reserved to pay for the unexpected.
- Know that waiting can pay off.
- Buy items you really want and will retain value.
- Have a sense of well-being and control.

Challenges Might Be:

- Expected to help others who did not plan.
- Have difficulty responding to new opportunities because they are not part of your plan.
- Be intolerant or impatient when others do not meet your standards or have different values.
- Hide or withhold information from significant others to stay in control of the money.

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Ideas for Balancing PLANNING Overuse:

- *Open yourself up to new ideas and information that might change or improve you plan.*
- *Expect that others are going to have different attitudes and values and adapt a mindset to accept and not judge.*
- *Plan time for fun.*

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SECURITY- Money helps you feel safe, secure and in control.
When you have money, your first thought is how you can protect it. You will be intentional about saving money because it is your priority - whether it is to protect the money, save for the future or accumulate as much as possible.

Advantages May Be:

- Have a budget, financial goals and savings.
- Shop wisely for value items on sale.
- Protect money by being conservative.
- Take care of possessions so they last.
- Have accessible money in case of emergencies.

Challenges Might Be:

- Buy items because they are cheap to cut costs, but they don't last.
- So focused on the future that you can't enjoy the present.
- By being too financially conservative, your money is safe but doesn't grow.
- Struggle to enjoy anything or activity that requires you to spend money.

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Ideas for Balancing SECURITY Overuse:

- Set aside some money to give gifts or just to have fun.
- Remember that it can be okay to use funds from tomorrow's plans for today's opportunities. A second savings account specifically for new or unexpected opportunities could make it easier to say yes.
- Make a list of activities that you want to do or experiences that you want to have, along with the associated costs, and commit to one within a month.

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SPONTANEOUS – Money encourages you to enjoy the moment.
You can quickly take advantage of a good deal for something you've been planning to get.

<p>Advantages May Be:</p> <ul style="list-style-type: none"> • Willing and ready to try something new. • Do not wait to get what you want. • Enjoy the challenge or dare of keeping the odds. • Have many friends and acquaintances to join you when you want to go places or do things. 	<p>Challenges Might Be:</p> <ul style="list-style-type: none"> • Regret reacting too quickly • Feel that you can't stop spending, even if you want to. • Have no savings, and may even owe money to friends or family. • Keep money secrets because you feel guilty or ashamed of how much you spend.
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Ideas for Balancing SPONTANEOUS Overuse:

- Write down everything that you spent money on with the amount for one month, then assess regrets as to circumvent making the same spending mistakes in the future.
- Consider using a cash envelope system so that you only spend the physical money the you've allotted yourself.
- Develop a quick self-assessment to perform prior to a shopping purchase, or saying yes to an activity. It could include question like: "Is this a want or a need?", "what are 3 other things that I could do with this money?", "Will I still want this next week?"

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STATUS – Money helps you to present a positive image.
You like to make a good impression on people and never want to be a burden to others.

<p>Advantages May Be:</p> <ul style="list-style-type: none"> • Present a strong first impression. • Make generous donations. • Own high quality, brand name and designer items • Aware of what is important to others. • Enjoy when others return favors and are generous. 	<p>Challenges Might Be:</p> <ul style="list-style-type: none"> • Create a false impression of having wealth. • Feel constant stress to keep up with others. • Afraid to let others know your real financial situation. • Spend unwisely in order to maintain appearances. • Keep money secrets because of the fear of losing friends or status if others really knew your real financial situation.
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Ideas for Balancing STATUS Overuse:

- Shop for quality, not name brands. Limit trendy items to 10% of your purchases.
- Try giving anonymously to experience the gift of giving without recognition.
- Never shop or eat at expensive establishments with individuals that you feel the need to impress.

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GIVING – Money helps you feel good by giving to others.
Typically, when you have money, your first thought is about how that money could be used to help others.

<p>Advantages May Be:</p> <ul style="list-style-type: none"> • Enjoy making others happy. • Appreciated for your generosity and admired because you think of others. • Can forego spending for yourself to help others. • Clearly differentiate between needs and wants. 	<p>Challenges Might Be:</p> <ul style="list-style-type: none"> • Frustrated when you perceive that others are not as generous as you are. • Use giving as a form of control to get others to agree with your personal values. • Aren't good about giving to yourself and meeting your own needs. • Feel Pressure to solve other people's problems and they can become dependent on you.
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Ideas for Balancing GIVING Overuse:

- *Instead of always giving money, consider giving your time.*
- *Make a list of things that you need now and savings that you need to secure; take care of those before helping others.*
- *Realize that if someone in your life is not giving back, it most likely has nothing to do with their feelings towards you, but rather, a reflection of different money habitudes.*

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CAREFREE - Money is not a priority for you.

You can let things go and be flexible at times. Money isn't a priority. You just let life happen.

<h4>Advantages May Be:</h4> <ul style="list-style-type: none"> • Do not lie awake at night worrying about possible problems. • Have a positive outlook and believe that things will just work out. • Share easily • Can easily switch focus to new things. 	<h4>Challenges Might Be:</h4> <ul style="list-style-type: none"> • Miss opportunities by avoiding commitments or missing deadlines. • Lose track of money or possessions. • Frustrated by just how often things do not work out. • Feels like you have no control over your future.
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Ideas for Balancing CAREFREE Overuse:

- *Take ownership of your financial well being by starting a free online budget that allows you to both plan and track your actual expenses each month.*
- *Talk to trusted individuals about how they track their money and make financial decisions.*
- *Learn to be aware of when you go along. If it happens a lot, assess if you keep individuals close to who enable you or take advantage of you.*

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