

FOUNDATION

Before we give you the good stuff, let's lay down the fundamentals and terms you will need to understand the rest of this packet!

1

PRIMARY PERSONALITY

This is the driving force of the two. Most of your money decisions are run through this personality to come to a conclusion.

Example: Joseph, a Spender, wants to buy speakers. He goes to the store, finds a top of the line speaker system, and buys it without hesitation.

Example: Tina, a Saver, is also looking into a new speaker; however, she looks online to find the best deals and offers before making a commitment.

2

SECONDARY PERSONALITY

In moments of stress, this personality will peek its head out to be helpful. This personality is the backup plan. Bank account drained? Student loan due? Can't make ends meet? Check with your secondary on what to do!

Example: Joseph's secondary personality is a Security Seeker. When he gets home, he takes a look at exactly how much he just spent on his new speakers, and realizes he will have to start his new tire fund all over again.

Example: Tina on the other hand is secondarily a Risk Taker. Because she appeased her primary by researching speakers first—and tried a new brand in the process—both of her Money Personalities are at peace with each other!

3

OPPOSITE DYNAMIC

This happens when your primary and secondary personalities are from *opposite* ends of the scale. The left side consists of "methodical" personalities who thrive

METHODICAL

SAVER

SECURITY
SEEKER

FEARLESS

SPENDER

RISK TAKER

FLYER

off of research and planning, while the right side is made up of "fearless" personalities who excel in spontaneity and spending. There is nothing wrong with either group!" If the Opposite Dynamic

is present in your overall personality, don't worry. It just means you may have conflicting feelings toward some of your money decisions!