

Discover your Money Personality Model™.  
Change your life.



The custom Money Personality Model report for:  
**Joshua**

THE **MONEYCOUPLE**®

Discover the Unimaginable.

# ► WELCOME



Welcome <<FIRST>>,

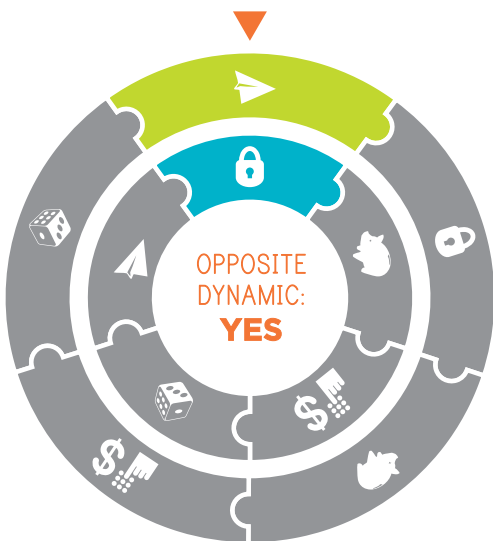
Congratulations! You took the Money Personalities™ Assessment, and you know your results, but this is only the beginning. You are about to discover your best self through the science of your Money Personalities—**Your Money Personality Model**. Our research proves that when you discover, understand, and develop the strengths of your 2 Money Personalities, the effect on you and your relationships is transformational.

When you lead with your **Flyer/Security Seeker** Model you are able to have:

- ▶ more impact
- ▶ more self assurance
- ▶ more confidence

Don't change who you are; accept it, love it, grow it!

Again, welcome. Dive in, learn, and become the best you can be.



Make it Happen,

*Scott & Bethany*  
**The Money Couple**

Creators of The 5 Money Personalities.

[www.themoneycouple.com](http://www.themoneycouple.com)

[scottandbethany@themoneycouple.com](mailto:scottandbethany@themoneycouple.com)



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## ► PART 1: OVERVIEW

### Congratulations Joshua,

Introducing your unique Money Personality Model—outlining the combination of your Primary and Secondary Money Personalities along with your Opposite Dynamic Indicator.

#### ► Your Primary Money Personality is: **Flyer**

Your Primary Money Personality is prominent. You use this Money Personality when you make a decision, decide an approach, and react to others.

#### ► Your Secondary Money Personality is: **Security Seeker**

Your Secondary Money Personality is second-highest and subordinate to your Primary Money Personality. Like your Primary Money Personality you use this when you make a decision, decide an approach, and react to others.

#### ► Your Opposite Dynamic Indicator is: **Yes**

Your Opposite Dynamic Indicator specifies if your Primary and Secondary Money Personalities are contradictory. Discovering clashes within your 2 Money Personalities will be helpful when you make a decision, decide an approach, and react to others.

Know, own, and apply your 2 Money Personalities and your Opposite Dynamic Indicator and you will be more confident, self-assured, and authentic.

#### ► Your Money Personality Model:



#### ► Three dominant descriptors of this model are:

- Relationships are more important than money
- You are not motivated by money
- You like to have a plan with your money



## ► PART 2: YOUR PRIMARY

### Flyer



As a Flyer, your life outlook can be summarized as “keep it simple.” You make things happen by focusing on relationships rather than money and you are often trusting with your finances.

**As a Flyer you are:** happy to let someone else manage money matters.

**Challenges you may come across as a Flyer:** you are poor at planning and are reactionary.

**A Flyer makes MONEY decisions by:** focusing on the relationship benefits of the expense, not the cost.

**A Flyer makes LIFE decisions by:** being content with what they have.

**As a Flyer you are:** focused on relationships more than money, you make money and use it, but don't think about it much.

### Your POWER WORDS are:

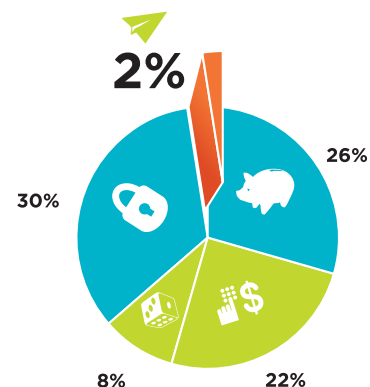
- Routine
- Taken Care Of
- Autopilot

### Money Personalities that are OPPOSITE from your Flyer are:

- Security Seeker
- Saver



**ABOUT FLYERS:** For your viewing convenience, click on the image above to view the video.



You have company. This chart shows you what percentage of the people who have taken The Money Personality Assessment have Flyer as their Primary Money Personality.



## ► PART 3: YOUR SECONDARY

(CONTINUED)

### Security Seeker



As a Security Seeker, your life outlook can be summarized as “better safe than sorry.” You make things happen by planning for the future and you can often be well-prepared.

**As a Security Seeker you:** investigate things thoroughly.

**Challenges you may come across as a Security Seeker are:** fear blinding you to potential.

**A Security Seeker makes MONEY decisions by:** being trustworthy with your finances.

**A Security Seeker makes LIFE decisions by:** confirming there is a plan to spend the money wisely.

**As a Security Seeker you:** like to investigate your spending options thoroughly and you need to know the money is spent wisely. Additionally, you sacrifice today to put money away for tomorrow.

### Your POWER WORDS are:

- Protection
- Plan
- Future

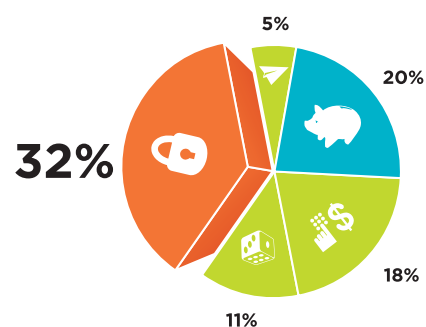
### Money Personalities that are OPPOSITE from your Security Seeker are:

- Spender
- Risk Taker
- Flyer



#### ABOUT SECURITY SEEKERS:

For your viewing convenience, click on the image above to view the video.



You have company. This chart shows you what percentage of the people who have taken The Money Personality Assessment have Security Seeker as their Secondary Money Personality.

## ► PART 4: YOUR MODEL



# Meet your Flyer/Security Seeker Money Personality Model



### Money Personality Model Summary:

Being a Flyer/Security Seeker can be tough. You have frequent internal money conflict. One side of your brain is saying “Relationship, Relationship, Relationship” and the other side of your brain is saying “Security, Security, Security.” You are not alone. There are other people who have this same Money Personality combination. Here is a scenario you may come up against:

You are going on vacation with a group of friends. Everyone is flying in from different parts of the country. You just can't wait. Your Flyer is pumped about spending time with friends you haven't seen in ages. You can't think of anything better. Then your Security Seeker sets in and you start planning away. What restaurants will you go to and what sites will you see? You have it all planned out. You arrive at your destination and your friends start suggesting things to do that are nowhere close to what you had planned. This makes you very nervous and upset. Lots of conflict going on in your head. On one hand you want to please your friends (Flyer) but on the other hand you want a definite plan in place (Security Seeker). The conflict remains throughout your whole trip.

### Top 3 Dominant Descriptors of your Flyer/Security Seeker model:

- Relationships are more important than money
- You are not motivated by money
- You like to have a plan with your money





## ► PART 4: YOUR MODEL

(CONTINUED)

**How you make MONEY decisions using your model:** Because you have the Opposite Dynamic of Flyer/Security Seeker decisions are challenging. On one hand you want to build relationships, on the other hand you desire security and a well thought out plan. When it comes to money decisions you have to find a balance between your relationships and seeking security.

**A Flyer/Security Seeker Taker Model money approach:** Make sure before you spend all your money on building relationships that you budget a specific amount monthly to put into savings so that you have something to fall back on in the future. This will satisfy your Flyer and Security Seeker Money Personalities and you can do it guilt and conflict free.

### **What to WATCH for when making decisions:**

Remember that your Money Personality Model is who you are. You are a Primary Flyer and a Secondary Security Seeker with the Opposite Dynamic.\* Acknowledge and be proud of your Money Personality Model.

Others may be confused or threatened by your Money Personality Model. For example, your Flyer Money Personality spends money on building relationships. When your Secondary Security Seeker Personality shows up, you investigate options thoroughly and want to have a plan before you spend that money. That is confusing!

Acknowledge that your Money Personalities give you great balance with your daily decision-making. Your Flyer Money Personality allows you to enjoy relationships while your Security Seeker Money Personality guides you to use your money in planning well for the future.

When you make a decision use the positive traits of BOTH of your Money Personalities. First, use your Flyer Money Personality to make sure it is building your relationships. Second, use your Security Seeker Money Personality to make sure you have a plan and don't get frustrated with any purchases you make.



### **ABOUT FLYER/SECURITY**

**SEEKERS:** For your viewing convenience, click on the image above to view the video.

*\* Be sure to read the "Top 10 Questions" to discover if you are born with your 2 Money Personalities or influenced by your childhood and upbringing.*





## ► PART 4: YOUR MODEL

(CONTINUED)

### Do you have an Opposite Dynamic Indicator? Yes

**Benefits of having the Opposite Dynamic:** Your Money Personality Model creates balance in your life. You are not impulsive because you often question the money decisions you make. Having this balance gives you assurance that your money decisions are well thought through.

**Challenges of having the Opposite Dynamic:** You struggle with money decision-making. Your Flyer Money Personality fights against your Security Seeker Money Personality. Your struggle can also create tension in your relationships because you are hard to read. Let's say you are discussing a major purchase. You quickly spend money on relationships. Then you turn around and are concerned about how it fits into your plan and you flip back and forth.



**ABOUT THE OPPOSITE DYNAMIC:** For your viewing convenience, click on the image above to view the video.

**What's next?** Now that you understand your Money Personality Model it's time to keep the momentum going. We have 10 years of experience with coaching, mentoring, and guiding people to a more fulfilled, engaged, and prosperous life. Click **<<landing page link>>** here to learn more.



## ► PART 5: TOP 10 QUESTIONS

### 1. **Can my Money Personalities change over time?**

Definitely not! Look at children and how they handle their Halloween or Easter candy. Children have a propensity to save it (Saver), eat it quickly (Spender), trade it with their friends (Risk Taker), put it in piles and have a plan on the order they will eat it (Security Seeker), or give it away (Flyer). They decide their approach all on their own. Be sure to pick up a copy of our book, *The 5 Money Personalities: Speaking The Same Love And Money Language*. There are tons of tips and tricks to learn more about you and your spouse's Money Personality Combination.

### 2. **Am I born with my two Money Personalities or are they learned and influenced by my childhood and upbringing?**

We know that parents try to persuade their children into a Money Personality or two but we either adhere to their advice or we rebel against it. Additionally, we know that, often times as we get older and wiser we tend to learn the benefits of other Money Personalities. For example, if you are a Primary Saver, you learn, over time that it is important to loosen the purse strings a tad. Be sure to pick up a copy of *The 5 Money Conversations To Have With Your Kids At Every Age And Stage*, to learn how to positively influence and teach your kids about money. With your purchase, you also receive access to 5 free Money Personalities Assessments for kids ages 5-25.

### 3. **Can I change my two Money Personalities or Model?**

No—you are who you are—see above. But remember, a well-rounded person will learn how to glean from the positive aspects of ALL 5 of the Money Personalities.

### 4. **My spouse won't take the Money Personalities Assessment. How do I convince her/him?**

Understanding both your Primary and Secondary Money Personalities is imperative in any relationship. Here are some quick tips to getting your spouse, boyfriend, or girlfriend involved and excited to take the Money Personalities Assessment:

- **Your tone** – Be upbeat and encouraging. Take the emotion out of the request and remember this is a call to action.
- **Tread lightly** – Remember this is new territory for both of you. If your Money Relationship has been a bone of contention in the past, making a demand to take the Money Personalities Assessment will backfire.



## ► PART 5: TOP 10 QUESTIONS

(CONTINUED)

- **Remember this is fun not a chore** – Let the person know that the reason to take the Assessment is to make your Money Relationship and money communication better. Let them know that you want to understand how YOU can better communicate and encourage them and their Money Personalities.
- **Give it credibility** – This assessment was not figured out on the back of a napkin in a fast food restaurant. Most people want to know that an assessment is factually based by people who know what they are doing. This was created after years of interviews with couples just like you by *The Money Couple* and was then processed and further developed by a statistical scientist from Stanford University.
- **Your timing** – There is a time for everything. Speaking to your spouse, boyfriend, or girlfriend after a long day of work or home care which adds something ELSE to do may not quite be right! Try chatting with them while on a Saturday lunch or while taking an evening walk.

### 5. How does my Money Personality Model impact my investing and getting my financial house in order?

Your Money Personality Model impacts your investing in a big way. “Behavioral Finance,” as in the 5 Money Personalities, is a hot topic lately. If you combine your risk tolerance along with your two Money Personalities you can develop a very clear picture of your comfort zone. We have many tools for Financial Advisors to understand their clients Money Personalities and how to help you navigate towards a portfolio of investments that will satisfy your needs. Be sure to share these **Financial Advisor Resources** with your favorite Financial Advisor.

### 6. Who developed the Money Personalities Assessment and Models?

The Money Personalities Assessment was developed when we realized that people weren’t able to self-diagnose both of their Money Personalities. We needed a tool that would reveal this important information. We researched the topic for several years and discovered not only that people had two distinct personalities, but also in some cases, these personalities were in conflict with the other. To help turn this information into a usable diagnostic tool, we partnered with Dr. Kirk Cameron of *MacStat Consulting, Ltd.* in Colorado Springs, CO. The result is your personalized model to teach you more about yourself and how you think about money and day-to-day decisions.



## ► PART 5: TOP 10 QUESTIONS

(CONTINUED)

### **A bit about Dr. Cameron:**

Dr. Cameron is founder and president of *MacStat Consulting, Ltd.* in Colorado Springs—a statistical consulting firm specializing in scientific data analysis, statistical design, problem solving, social science research, and medical and environmental statistical applications. His clients have included the *Department of Defense*, the *Department of Energy*, the *United States Air Force*, *USEPA*, state agencies, non-profits, and private environmental and medical firms. Dr. Cameron has served on expert review panels and as an expert witness in litigation. He has also provided statistical guidance to federal, state, and local governments.

Dr. Cameron lives with his wife and six children in Colorado Springs, where his children attend *The Classical Academy* (TCA). He is currently serving on the Board of Directors at TCA.

### **Education:**

- Ph.D. in Statistics, Stanford University, 1990
- M.S. in Statistics, Stanford University, 1989
- B.S. in Mathematics, University of Nebraska-Lincoln, 1984



## ► PART 5: TOP 10 QUESTIONS

(CONTINUED)

### 7. What other resources do you have available?

**For Couples - <https://themoneycouple.com/community/couples-2/>**

**For Parents/Kids - <https://themoneycouple.com/resources/kids-and-money/>**

**For Singles - <https://themoneycouple.com/community/singles/>**

**For Churches - <https://themoneycouple.com/community/marriage-wise-church/>**

**Coaching - <https://themoneycouple.com/resources/coaching/>**

**Money Fight Help - <https://themoneycouple.com/resources/money-fights/>**

**Saving Help - <https://themoneycouple.com/resources/saving/>**

**Getting out of Debt Help - <https://themoneycouple.com/resources/getting-out-of-debt/>**

**Additionally, we have loads of resources like the "Anatomy of a Money Fight" on the next page. Visit [www.TheMoneyCouple.com](http://www.TheMoneyCouple.com).**



# ► PART 5: TOP 10 QUESTIONS

(CONTINUED)

## The Anatomy of a **MONEY FIGHT**

When **talking** about money...leads to **fighting** about it.

### HOW IT STARTS



### HOW YOU FEEL

- ☒ Ignored
- ☒ Disrespected
- ☒ Scared
- ☒ Confused
- ☒ Controlled
- ☒ Frustrated

### WHY?

It's NOT about the numbers...

It feels personal.

You have different views.

It is emotional.

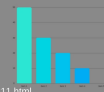
👍 Is there a solution? Yes!

Is it...  
☒ Nagging ☒ Controlling ☒ Guilt ☒ Lies  
☒ Fighting ☒ Divorce

👎 No!

In Fact....  
A recent study\* shows fighting over  
MONEY is the #1 predictor of DIVORCE

\*[https://www.huffingtonpost.com/2013/07/12/divorce-study\\_n\\_3587811.html](https://www.huffingtonpost.com/2013/07/12/divorce-study_n_3587811.html)



### SOLUTION



Identify the science  
behind your  
money differences.



Pinpoint your  
strengths  
and weaknesses.

### RESULT

A Healthy,  
Wealthy Life



Fewer fights.  
More money.

### NEXT STEPS



Take the FREE, online  
Money Personality  
Assessment



Learn your Primary  
and your Secondary  
Money Personalities



Compare the results  
with your spouse's  
Money Personalities

[www.TheMoneyCouple.com](http://www.TheMoneyCouple.com)



## ► PART 5: TOP 10 QUESTIONS

(CONTINUED)

### 8. **I have a question for Scott & Bethany, *The Money Couple* – how can they be reached?**

We would love to hear from you! If you have any questions about your Money Personalities, money fights you've had, or questions about how to make your Money Relationship even stronger when it comes to day-do-day money talk, please submit them to [scottandbethany@themoneycouple.com](mailto:scottandbethany@themoneycouple.com). We will respond back to you within 24 hours.

### 9. **Can I receive coaching from Scott & Bethany Palmer, *The Money Couple*?**

Absolutely! This gives you the latest consulting information: **Coaching with Scott & Bethany.**

### 10. **How can I connect with the Love & Money Community that Scott & Bethany, *The Money Couple*, are creating?**

We are in the process of creating resources and groups. Stay tuned! Be sure to visit [www.TheMoneyCouple.com](http://www.TheMoneyCouple.com) to see our latest updates and offers.





## ► MEET SCOTT & BETHANY



Scott & Bethany Palmer, **The Money Couple®**, have dedicated their lives to helping others strengthen their relationships. During their four combined decades as financial planners, they witnessed an increasing trend of marriages ending in divorce over money. So after years of research, they created The 5 Money Personalities to help couples everywhere reverse that trend and communicate positively and effectively about money. Their book *The 5 Money Personalities: Speaking the Same Love and Money Language* explains the primary and secondary Money Personalities, opposite dynamics, financial infidelity, why we fight and ways to fight fair, and how to use this new money language to reclaim their newlywed dreams.

Scott and Bethany enjoy an active lifestyle living in Colorado with their two young sons, Cole and Cade.



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