

Your Money Personality

Have you ever wondered why you use money in a particular way? Many forces impact the development of your money personality. You make purchases to fulfill desires and to make yourself feel a certain way. Some spending influences include: advertising, media, society, friends, family, and easy credit. In addition, shopping has become an “experience” to enjoy and there are so many goods that are so affordable.

One way to evaluate your approach to money is to identify your attitudes about money. Where do you fit?

- **Hoarder** – The hoarder likes to save, budget, and prioritize
- **Spender** – The spender likes to spend
- **Planner** – The planner is the nitty-gritty, take-it-one-step-at-a-time type
- **Dreamer** – The dreamer hatches passionate schemes, but has no idea how to make them come true.
- **Merger** – The merger wants to pull all of the couple’s money together
- **Separatist** – The separatist wants at least some of his/her own money
- **Risk-taker** – The risk-taker loves adventurous investing
- **Risk-avoider** – The risk-avoider goes for the sure thing

You might find that your approach to money includes more than one profile. Take some time to know yourself better.

