

Money Type Descriptions

1. Cheap Chip (The Saver)

- Always looking to save a penny
- Just loves a good bargain
- Gets very anxious when making a BIG purchase
- Afraid to invest or take any risk
- Afraid of losing \$\$
- Over-researches
- Gets nervous when out with friends and it's time to split the check
- Saving is your BEST money trait, but it can be detrimental or hold you back - for example not traveling, investing in yourself or for retirement



**Spending money is not always bad, but there is a balance. We will help you learn to identify when it's OK to spend money, when it's better to save it, and when to invest in your life goals.

2. Spendthrift Sally (The Spender)

- Throws money at problems
- Loves shopping and buying nice things
- Goes into debt easily and repetitively
- May spend to fill, avoid or receive immediate satisfaction.....yet becomes remorseful once the shopping high ends
- Doesn't think through consequences.



**You could be putting your future goals - like retirement - at risk. Let's talk and learn how to take time to process what you want to buy: sleep on it, talk it out, and look at your checkbook before taking any leaps.

3. Avoider Al (the Avoider)

- Looking at money is too painful
- Blind to money problems
- Buries head in the sand - ignore it and maybe it'll go away
- Ignores important things
- If you have debt, it will only pile higher. This is the most dangerous money trait

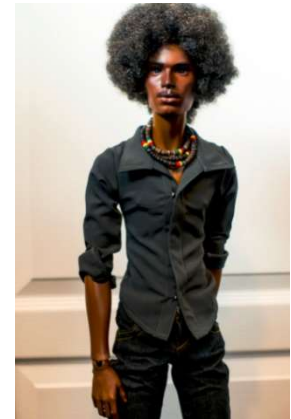


** Unpaid bills incur late fees and penaltiesleaving \$ on the table. Let us help you put together a plan of action. But it will only happen when you take a good look at your money and take action.

4. Delusional Dan (Big Dreamer)

- Head in the clouds
- Doesn't take action or follow through
- Doesn't have a plan but "just knows it will all work out"
- Wants a life style can't afford
- Gets distracted by shinny penny syndrome
- Lives larger than life and assumes it will all work out just fine
- Overspends, uses credit cards to support lifestyle

**We will help you put together an action plan that supports your larger-than-life ideas and makes sure you take action.



5. Over Generous Olivia (The Giver)

- Loves to give and give and give
- Focuses so much on others at own expense
- Picks up the check when out to lunch with a friend, even if they have a low balance
- Puts own finances in danger

** If you give and give until you have nothing left who wins? NO ONE! Let's work together to find the balance that will allow you to continue to help others - with resources but with time as well.

