



MY LIFESTYLE

What's your money personality?

We all know someone who checks their investment account more often than their social media feeds. Or the friend who splits brunch down to the last penny. Or maybe the one who avoids checking their bank account altogether because... ignorance is bliss.

The truth is, we all relate to money differently, and there's no one-size-fits-all approach. How you save, spend, and think about money is shaped by your beliefs, upbringing, and habits, not just your paycheck. Understanding your unique **money personality** can help you make smarter financial decisions that align with your goals and help you live your ideal lifestyle.

So, which of these five money personalities sounds most like you?



1. The experience chaser

You're all about living in the moment, whether it's trying that new restaurant, booking a spontaneous trip, or spending time with friends. You're not careless, but you prioritize making memories over letting your money sit untouched.

- **Strengths:** You're present-focused, values-driven, and social.
- **Watch out for:** Overspending on short-term wants at the expense of long-term goals.
- **Try this:** Set up an "experiences" fund so you can enjoy life guilt-free while staying financially prepared.



2. The planner

You're the one who thrives on organization and structure. With your budgeting app or carefully crafted spreadsheet, you love tracking your progress and knowing exactly where every dollar is going. For you, financial clarity equals peace of mind.

- **Strengths:** You're disciplined, forward-thinking, and consistent.
- **Watch out for:** Being overly restrictive or anxious about spending.
- **Try this:** Leave room for flexible spending—your budget should support your goals, not make life feel like a chore.



3. The avoider

Money stresses you out, so you'd rather not think about it. You avoid checking your account or making financial decisions because it feels overwhelming or confusing. Out of sight, out of mind.

- **Strengths:** You're easygoing, low-maintenance, and adaptable.
- **Watch out for:** Missing important details or falling behind on goals.
- **Try this:** Start by automating your savings and investments—small, consistent contributions can make a big difference over time.



4. The builder

You're motivated by progress and growth. You're probably investing, following the markets, or brainstorming ways to build net worth. For you, financial security isn't just a goal, it's the key to unlocking freedom and opportunity.

- **Strengths:** You're ambitious, curious, and goal-oriented.
- **Watch out for:** Ignoring your day-to-day cash flow or chasing returns without a solid foundation.
- **Try this:** Balance your long-term goals while enjoying the present—building for the future shouldn't mean missing out on today.



5. The emotional spender

Your spending is often tied to your emotions, whether it's rewarding yourself, relieving stress, or regaining a sense of control. Sometimes, these purchases feel great in the moment, but later you might wonder if they were really worth it.

- **Strengths:** You're generous, intuitive, and emotionally aware.
- **Watch out for:** Letting emotions drive financial choices that don't align with your values.
- **Try this:** Pause before making a purchase and ask yourself: "Does this align with my goals and values?"

Why this matters?

Money doesn't have to feel overwhelming. Understanding your money personality is the first step to taking control and making your money work for you. It's all about finding the right balance of enjoying life today while building the future you've always envisioned.

When your cash flow is organized and aligned with your values, you can make confident financial decisions that support your goals without feeling restricted.

Start small: track your spending for just one week to see what patterns stand out. What do you notice? Where is your money going and does it reflect what matters most to you?

Let us know what you discover!