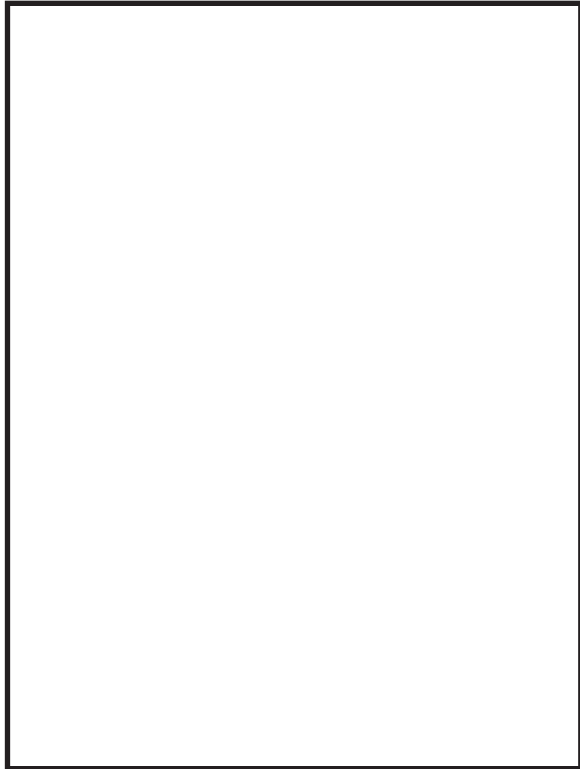


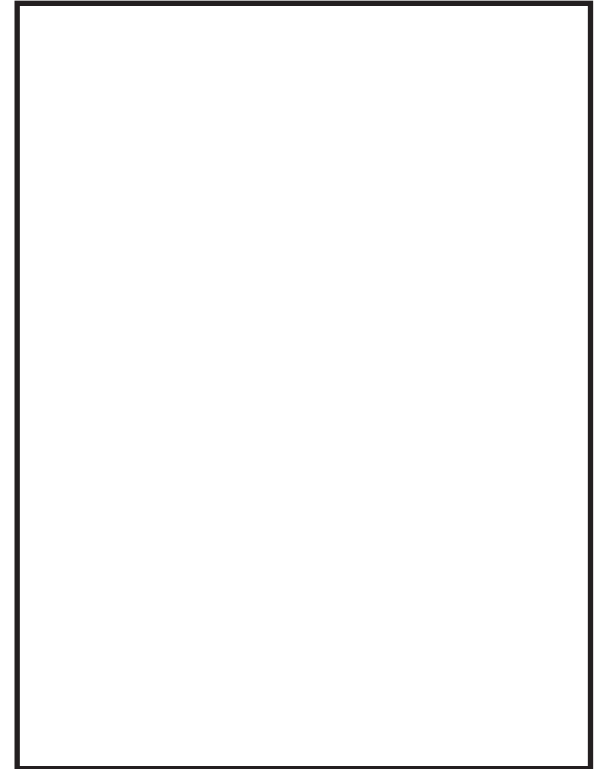
That's me!



Sometimes, it  
depends...



That's not me!



Number of Cards:	Number of Cards:	Number of Cards:
<p style="text-align: center;"><b>Security</b></p> <p>How others see you: Thrifty and organized OR Miserly and cheap</p> <p>Advantages:</p> <ul style="list-style-type: none"> <li>• Budgeting, financial goals and savings</li> <li>• Wise shoppers – conservative</li> <li>• Takes care of possessions so they last</li> <li>• Have accessible money in case of emergencies</li> </ul> <p>Disadvantages:</p> <ul style="list-style-type: none"> <li>• Saves so much money there is none for today's wants/needs</li> <li>• Buy based on price when it isn't what is actually wanted or won't hold up over time</li> <li>• Conservative, money is safe but doesn't grow</li> </ul>	<p style="text-align: center;"><b>Spontaneous</b></p> <p>How others see you: Spontaneous and fun loving OR impulsive and unconcerned with consequences</p> <p>Advantages:</p> <ul style="list-style-type: none"> <li>• Enjoy an exciting and fun life</li> <li>• Able to quickly respond to opportunities</li> <li>• Others are drawn to your spontaneity</li> <li>• Get things right away without waiting</li> <li>• Experience the thrill of taking risks</li> </ul> <p>Disadvantages:</p> <ul style="list-style-type: none"> <li>• Difficulty saying "no"</li> <li>• Spending money when you don't have it</li> <li>• Go into debt to buy things you don't need</li> <li>• Do not have reserves for the unexpected expenses</li> </ul>	<p style="text-align: center;"><b>Status</b></p> <p>How others see you: Generous and impressive OR superficial and insensitive</p> <p>Advantages:</p> <ul style="list-style-type: none"> <li>• Present a strong first impression</li> <li>• Give expensive or unexpected gifts</li> <li>• Enjoy others' reactions to your giving</li> <li>• Enjoy sharing and including others</li> </ul> <p>Disadvantages:</p> <ul style="list-style-type: none"> <li>• Create a false impression of having wealth</li> <li>• Feel constant stress to keep up with others</li> <li>• Do not have reserves for the unexpected</li> <li>• Get into debt to maintain appearances</li> <li>• Always give but have trouble receiving graciously</li> </ul>
Number of Cards:	Number of Cards:	Number of Cards:
<p style="text-align: center;"><b>Giving</b></p> <p>How others see you: Sacrificing and charitable OR judgmental</p> <p>Advantages:</p> <ul style="list-style-type: none"> <li>• Have strong values and convictions</li> <li>• Generously support other people or causes</li> <li>• Act ethically and with integrity</li> <li>• Depended upon by others</li> <li>• Clearly differentiate between needs and wants</li> </ul> <p>Disadvantages:</p> <ul style="list-style-type: none"> <li>• Feel guilty or angry if money spent on personal entertainment</li> <li>• Disappointed when others don't reciprocate your caring or giving</li> <li>• Resent when giving is expected and assumed</li> </ul>	<p style="text-align: center;"><b>Carefree</b></p> <p>How others see you: Easy going and care free OR immature and irresponsible</p> <p>Advantages:</p> <ul style="list-style-type: none"> <li>• Have faith that others will provide</li> <li>• Share generously with others</li> <li>• Do not feel pressured by other's expectations</li> <li>• Adapt easily to new situations</li> </ul> <p>Disadvantages:</p> <ul style="list-style-type: none"> <li>• Lack the skills and information to make wise choices</li> <li>• Unable to support yourself if the person providing for you cannot anymore</li> <li>• Miss opportunities by avoiding commitments</li> </ul>	<p style="text-align: center;"><b>Planning</b></p> <p>How others see you: Responsible and accomplished OR driven and too conservative</p> <p>Advantages:</p> <ul style="list-style-type: none"> <li>• Make intentional financial decisions based on values and desired long-term outcomes</li> <li>• Set and accomplish realistic goals</li> <li>• Have a sense of well-being and control</li> </ul> <p>Disadvantages:</p> <ul style="list-style-type: none"> <li>• Feel pressured by others to spend money on things that do not fit your budget or values</li> <li>• Expected to help others who did not plan</li> <li>• Have difficulty responding to new opportunities because they are not part of your plan</li> <li>• Hide or withhold information from significant others to stay in control of the money</li> </ul>