



YOUR MONEY PERSONA:

Spender

Take a peek inside to learn more about your money personality

Money is as much a relationship in our lives as is our relationships with friends and family... it permeates everything we do and how we often experience the rest of the world. Think about it... we need money to pay for food, gas, a roof over our head, transportation and more - without it, we probably wouldn't survive! But it's also a resource that enables us to create and live the life we want. Money is a tool to get us to where we want to be.

Our Money Persona defines how we choose to use our money. If you're able to understand why you make the money decisions you do, then you'll have a better shot at actually improving the odds of having a healthy relationship with it - getting you to your financial goals faster!

Let's review what your Money Persona reveals about the way you use money...



"Hello Spender"

Your Money Motto is: **Live for Today!**

You love living in the moment and are quite the optimist!

Your social calendar may be full, causing you to spend money on going out with friends, buying gifts for everyone, and purchasing new clothes for each occasion. Impulsive spending decisions are highly influenced by emotions and social pressures – you need that new item, you must have what Jane Jones has, that vacation is a once-in-a-lifetime opportunity!

Life's too short to deny yourself pleasures, but you're often careless with your money in the pursuit of happiness and good times. And you'll have to pay for it eventually. Just remember, if you're not careful, you could end up drowning in debt, missing out on the fun, and regretting some of those reckless purchases.

Odds are, though, that you're in debt, or at the very least, living paycheck-to-paycheck, regardless of how much you make. You create the illusion of being more financially successful than you actually are and can be vulnerable to always trying to keep up appearances. As a result, it's difficult to put money away for a rainy day, let alone a healthy retirement account.

More than likely, you don't reconcile your checking account and hope and pray you don't go into overdraft every time you swipe your debit card. While your inherent optimism serves you well in your social life, your bank account balance suffers greatly from neglect. The consequences of not paying attention to your money is that you'll perpetually stay in debt, leaving you broke and working forever.

Check out These Tips

for using your Money Persona to your advantage:

1

Mind Your Mindset

Work on your inner money mindset regarding materialism and keeping up appearances. Work on why you are trying to live a lifestyle you can't afford and start to think about all the benefits of having a healthy savings account, not to mention, the reduction in stress you'll feel when you control your money and impulses to buy, buy, buy.

Create a No-Spend Plan

Create an action plan to reduce spending. For example, rather than using your free time mindlessly shopping for things you don't need, focus instead on incorporating social activities and experiences that money can't buy, such as spending time with people or causes you care about (picnics, volunteering, walks, playing board games).

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Start Tracking Your Spending

Start tracking your spending and how you feel when you spend. Are you feeling happy, sad, anxious? Are you spending more money when you're out with friends than you would if you were shopping alone or vice versa? Emotions play a big part in our spending habits, and realizing yours is one step closer to financial control!

Remember This

We have the ability to control the thoughts, feelings, and actions we take with money. I want you to know that how you deal with money is not a reflection of whether you are a good or bad person. Our internal brain patterns about money are ingrained in us from our early childhood and life experiences!

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Don't Wait to Take Action

If you find yourself making the same money mistakes over and over again, or are missing the mark on your goals, it's time to take action! Start to think about how different your life could be if you gained confidence knowing you're doing all you can and should with your finances! If you're not sure how or where to get started, let's hop on a call to chat about how I could help.

Hey There! I'm Michelle...



I'm a financial wellness coach, and I help people who are busy juggling life, family, and career how to build the knowledge, skills, and habits for better money management.

My mission is to help people like you understand *why* you make the money decisions you do and *how* to make better ones going forward so you can reach all of your financial goals, *without feeling stressed out or overwhelmed by it all*.

My philosophy is that life is meant to be lived well, but within your means. I'll teach you how to do the things you want with your money, without going into debt, and without feeling guilty about what you choose to spend your money on.

I want to help you create lasting financial wellbeing so you can finally do all the things you want with your money and your life!

{{Hugs}}

Michelle

Let's Connect!



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