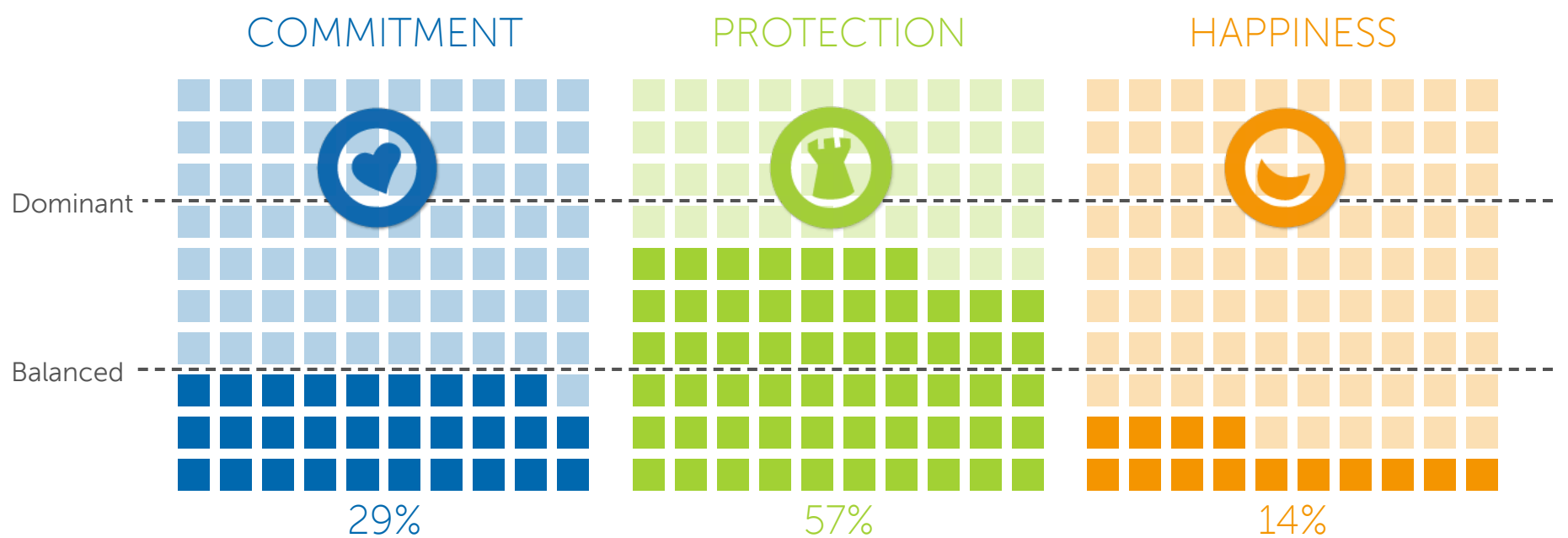


Steve, your Money Mind® is **PROTECTION**



PRIMARY INFLUENCE **PROTECTION**

The Protection Money Mind® is motivated by fear and as such they tend to value security and peace of mind. The Protection Money Mind® type's instinctive responses to making financial decisions are:

- **Spending:** Often focus on cost, delay gratification, and live well within their means
- **Saving:** Tend to focus on saving and can be critical of those who spend money freely
- **Planning:** Careful, meticulous, and motivated to protect themselves and loved ones
- **Safety Net:** Seldom feel that their safety net is large enough
- **Risk-Taking:** Usually prepared for bad outcomes, can be apprehensive about risk and dislike losing
- **Timing:** May require a high degree of certainty, potentially missing opportunities

SECONDARY INFLUENCE **COMMITMENT**

In situations where your secondary Money Mind® drives your decisions, you tend to derive joy from giving, and may fear letting others down. The Commitment Money Mind® type's instinctive responses to making financial decisions are:

- **Spending:** Tend to prioritize supporting the people and causes they care about
- **Saving:** Can run short on funds for their own needs as they support others
- **Planning:** Usually consider the other's opinions and how their actions can impact them
- **Safety Net:** May focus on helping others regardless of their resources
- **Risk-Taking:** Often leave important decisions to others rather than taking control
- **Timing:** Frequently put off their own financial needs to help others

SECONDARY INFLUENCE **HAPPINESS**

In situations where your secondary Money Mind® drives your decisions, you tend to prioritize enjoyment, and may fear missing out. The Happiness Money Mind® type's instinctive responses to making financial decisions are:

- **Spending:** Usually thrive on living life to the fullest, sometimes beyond their means
- **Saving:** Can feel frustrated and impatient at the thought of having to save
- **Planning:** May value near-term rewards over planning for the future
- **Safety Net:** Can have blind spots that result in an underfunded safety net
- **Risk-Taking:** Tend to be overly optimistic and underprepared for negative outcome
- **Timing:** Often quick to make important decisions and seize opportunities presented

STRENGTHS

CHALLENGES

OPPORTUNITIES

PROTECTION

Cautious and deliberate decision maker

Often anticipate negative outcomes and prepare for the unexpected

Focused on tangible results, like costs and performance

Often make too many personal sacrifices to maintain security

Can be overly concerned with bad outcomes that may never occur

May feel anxious and sometimes second-guess their choices

May delay gratification for too long

Recognize that the quest for safety may result in excessive personal sacrifice

Ensure their fears are not inhibiting good financial judgement

Develop a method to determine if pessimistic expectations are rational

Have a process to maximize their current life without compromising their future