

The following chart is a list of MAJOR MONEY TYPES. Whilst reading, TICK the statements that you feel apply to you. Most people have a mixture of behaviours towards money, but these money types are the most common. If you are predominantly a hoarder, for example, give some time to identifying why, and more importantly how this is impacting your life. As in all things, it is important to have balance.

HOARDER	WITHDRAWER
You enjoy holding onto your money.	You mostly try to avoid having too much money.
You rarely spend money on luxuries or little pleasures for you or your loved ones as it seems somewhat wasteful and not important.	You would feel guilty if a large sum of money came your way unexpectedly, wanting to withdraw from the situation.
If you think about investing your money, you tend to be overly concerned with present and ongoing security, not liquidity or actual returns.	You would probably avoid investing your money; for fear that it might grow and make you even wealthier, preferring to just let things roll along.
You may even avoid putting it in conservative investments, if you are an extreme hoarder.	In general, you feel money is the “root of all evil.”
SPENDER	EVADER
You enjoy using your money to buy whatever will bring you pleasure at regular intervals.	You tend to evade performing various tasks of everyday money management.
You have a hard time saving, budgeting, and delaying gratification for longer term goals.	You may feel anxious or incompetent about dealing with money.
You usually spend most or all of the money that you earn; you may even be in debt.	Some money evaders share the idea with withdrawers that money is dirty.
If you are an extreme spender, you often feel a compulsion to buy. This may give you feelings of guilt. The media does nothing to help you avoid your spending.	You avoid investing money, even if you do have some because it seems like too much trouble to attend to these details.
ACCUMULATOR	DONOR
Your focus is high on keeping large amounts of money at hand to spend, invest and impress	You are uncomfortable having too much money, finding reason to give it away.
This preoccupation challenges you by having a negative effect on your ability to enjoy your life in the moment – usually you do extremely well in business, but other areas of life often suffer.	You are generous to a fault, but like the withdrawer, feeling guilty in having more if a large sum of money came your way
You tend to equate money with self-worth or power, so a lack of money sometimes leads to feelings of failure or even depression.	You find more pleasure in giving rather than investing, even though then you could give more
Your investments typically carry far higher risk as you usually chase the high rates of return so you can amass wealth quickly.	You put aside everyday money management believing that people helping people will take care of the rest
<p>Each money type has positive attributes.</p> <p>Whatever combination of money types you tend to be, identify all the attitudes and behaviours that are typically displayed, and list those you would like to change.</p> <p>Which money personality traits are controlling you or are out of balance in some way?</p> <p>Which traits create tension in your relationships?</p> <p>Which traits are keeping you from your goals?</p> <p>To achieve empowered finances and lasting results, please contact admin@sksystems.com.au</p>	