



The Fearful One

- UNCOMFORTABLE TALKING OR THINKING ABOUT MONEY
 - WOULD PREFER SOMEONE ELSE HANDLE IT
 - A LACK OF SELF CONFIDENCE AROUND MONEY

The Fearful persona is exactly that, completely fearful when it comes to money. They feel totally uncomfortable talking about money and making financial decisions. They would much prefer someone else to make decisions involving money so it won't give them anxiety weighing up the pros and cons. If it goes badly then someone else can take the blame.

The Fearful One much prefers certainty when it comes to money. They don't mind if it is a lower amount of money, they would much prefer to know that the amount is the amount so they know how to budget with it, rather than have an income level that fluctuates. They want the certainty of knowing how much they have to work with.

The Fearful One becomes paralysed when an opportunity presents itself to them, they want it but they can't say yes to things as they get caught up in all the what if's. They have low confidence in themselves and struggle to see that their situation could be any different from where it has been.

The Fearful One is constantly in a survival mindset of just needing enough to survive and they can't think past what they need today. Their mindset is very focused on making sure that they have enough for right now and they don't allow themselves to think too big or too far ahead as that causes them more stress and anxiety.

The Fearful One is not only scared about not having enough money to survive, they are also scared of having too much money because how would they know what to do with it. This links back into their self confidence when it comes to their knowledge and skills with money.



The Lover

- FOCUSED ON COMMUNITY, CHARITY AND GIVING
- QUICK TO LOAN MONEY OR GIVE THEIR TIME FREELY
- WORRIED ABOUT APPEARING MONEY HUNGRY

The Lover persona is someone that is all about community, charity and giving. They will donate to charities and help people even if they don't have enough to pay their own bills. They will buy things for other people and put others needs above their own as they see that it all benefits the whole.

Their friends and family know that The Lover will always be the one that they can go to for a loan of money or for the gift of their time.

The Lover doesn't see money as that important because they see that they are here to serve and to be a part of their community by helping and keeping others happy.

The Lover feels as though there is a strong spiritual connection between themselves and the people that they are able to impact and help but they don't feel that money is important too. They believe that the energy exchange is the most important part of helping someone.

The Lover is worried that if they have too much money that they will be seen as greedy by their tribe of people in the community around them, including close friends and family. They want to stay humble and be seen as a genuine person, not someone who is money hungry.



The Spender

- SPLASHES CASH AROUND ON SHINY NEW THINGS
- OFTEN EXPERIENCES A "FEAST OR FAMINE" OF CASHFLOW
- GENEROUS AND SHOWY WITH THEIR MONEY

The Spender persona is someone that likes to be seen when it comes to money, they always have the latest and greatest. They have a new outfit for every occasion and are always looking for items that other people have.

The Spender is generally someone that has minimal savings and finds that even if they go through a period of time where they do manage to save some money, well it doesn't last long as they tend to blow it out on a big purchase or doing something fun like a holiday or weekend getaway.

The Spender believes that life is meant to be enjoyed and it's ok if they don't have a lot of money because they are having a FABULOUS time! The Spender likes to buy somewhat over the top gifts or high purchase price tags or high frequency of gifts for people they know.

They feel generous doing this but they also like the acknowledgement that they always buy great gifts. The Spender sometimes feels as though they have a love-hate relationship with money - at times having lots of it to spend on anything they like, through to times when they are hanging out for their next lot of income to hit their bank account as they are running very low on funds.

The Spender has on occasion asked to loan money from people just to get them through for a short time period til that next lot of income is received.

The Spender has often thought to themselves "I don't know where all my money has gone to" because they don't look at their finances often.

The Spender connects love and happiness to purchasing items for themselves or for others.


The Spender sees that there is power in purchasing certain things as they are then able to somewhat control the way that they are perceived by others. They believe that by wearing certain brands or owning certain brand items that it establishes them as better than other people.

They lack control of their spending habits because they feel that they have a right to buy anything that they want because they deserve it. They can come up with any reason to justify a purchase that they really can't afford or is not needed at that time.

The Spender is pretty self indulgent and doesn't worry about the repercussions later in life from spending their money now or creating debt for themselves.



The Accumulator

- 
- ORDERLY AND METHODICAL WITH A FOCUS ON SAVING
 - PLANS PURCHASES AHEAD OF TIME AND MAKES A PLAN
 - AVOIDS DEBT AND FAVOURS LOW RISK INVESTMENTS

The Accumulator persona is someone that likes to have order to their finances. They track their numbers frequently. They are diligent in making sure that this happens at the same time frame every week and month.

The Accumulator likes to see their bank balance growing consistently. They like logging in to their banking app and seeing that they have money sitting there. It makes them feel safe knowing that their money is there and that they have an array of options available if they would like to do something because they have that money there.

The Accumulator is someone that would happily pay extra money off their home loan as they would prefer not to have any debt, so the faster they can pay it off the better they will feel.

The Accumulator is unlikely to have a credit card but if they do, the way that they use it is to pay for their purchases on it to accumulate points and then pay it off at the end of the month and NEVER pay a cent of interest.

The Accumulator doesn't like the thought of the stock market as it seems too risky for them. They are happy to put their cash into a term deposit with the bank as they are guaranteed to receive the fixed interest rate in the fixed time period and don't have to worry about the balance decreasing.

The Accumulator has a very low risk threshold for anything that may seem like a great opportunity because they are too focused on the thought that if they spent the money it would mean that the money they've accumulated has decreased.

The Accumulator is very skeptical and knows that if they play it safe they always are in control of what is happening.

The Accumulator finds it difficult to justify to themselves why they should splurge and spend money on themselves or buy something that isn't a necessity. They often don't purchase items that they would like to until they have made sure they want it, and then have put a savings plan in place to accumulate the money to pay for the item. They would rarely make a spontaneous decision to purchase a larger, more expensive item. They like to think about it and come up with a plan.



The Thrifty One

- OFTEN TEASED BY FRIENDS/FAMILY FOR THEIR STINGY HABITS
- VERY FOCUSED ON SPENDING AS LITTLE AS POSSIBLE
- SPENDING CAUSES ANXIETY

The Thrifty one is known amongst friends and family for being like this and is often ridiculed and the centre of jokes in regards to how tight they are with their money.

This persona is someone that will order the cheapest thing on the menu if they HAVE to go somewhere to save money. Their ideal scenario would be that they never eat out or do any activities that cost money.

The Thrifty One is the person at the end of the dinner out, grabs the receipt to tally out exactly what each person had down to the exact cent, divide the bottle of wine by how many glasses each person had, and then give a total figure to every person for them to pay their share because it's fair.

The Thrifty One is happy to clip coupons and look through to find the best deals even if it's to save just \$1. They don't care how long it takes to find deals, they want to know that they saved money.

The Thrifty One is happy to have knock off versions of certain items and is more than happy to buy the cheap versions of everything they can find, they believe that the low level/ no brand items are completely fine.

The Thrifty one has a huge fear of not having "enough" so they are always focused on saving their money and keeping as much as they can. They are caught up in a lack mentality within their day-to-day thinking.

They are happy to miss out on things and stay at home to save money as then they'll have the feeling of safety and security with their finances.

The Thrifty One tends to wear the same clothes till they are actually worn out and has a very limited wardrobe.

The Thrifty One doesn't like waste and maximises every cent they can.



The Strategist

- HAS GAINED CONFIDENCE IN THEIR FISCAL DECISIONS
- FOCUSSED ON OPPORTUNITIES AND WAYS TO MAKE MONEY
- QUICKLY AND CONFIDENTLY MAKES WELL FOUNDED CHOICES

The Strategist is ALWAYS looking at ways to make more money. They are always looking at how to increase their bank balances, their assets and their overall net worth.

The Strategists brain sees opportunity everywhere they look. They can quickly calculate in their head if something is worth it or not. They like to look at everything that comes towards them as an opportunity to make more money.

The Strategist has spent time building their skills and knowledge so that they can analyse money and opportunities fast. They pride themselves on knowing that they have a high level of confidence in themselves and their financial situation.

The Strategist knows that even if they lost every cent tomorrow, that they would know how to make all the money back and more because they see opportunities everywhere.

The Strategist has a high risk threshold for a number of reasons, because they have the knowledge to analyse numbers and also because they are prepared to lose as they know they can go and make more.

The Strategist is an optimist in that there will always be a positive result if they are involved. The Strategist also knows when to say no if the numbers don't stack up, which comes from the knowledge they've built over the years.

The Strategist is confident and knowledgeable when it comes to money which means that they have a great relationship with money.


The Strategist can be seen as very money focused and that their world revolves around making money, which is all true of this persona.

The Strategist is focused on creating wealth for themselves and looking at how that impacts others.

The Strategist is often seen as the entrepreneur and tends to move faster than most people.



The Aligned

- 
- SEEKS TO INCREASE EVERYONE'S WEALTH, INCLUDING THEIR OWN
 - HAS AN ABUNDANCE MINDSET AND POSITIVE ATTITUDE
 - BALANCED APPROACH AND A WELL ROUNDED MONEY STRATEGY

The Aligned has a deep understanding of how money works and how it can impact every person in the world.

The Aligned wants to make money for themselves but they also want to help others do the same. They understand that there is more than enough to go around for everyone, that there is no lack only abundance.

The Aligned knows that the elements of all the other personas are vital to be called upon at different times for different situations.

The Aligned understands that to move humanity and the global consciousness forward that we need to look at both the dark and the light of each persona and use that to change everyone's money situation.

The Aligned is searching for more ways to be able to make sure that they are looked after but also so that they are making an impact for other people, they understand that it takes money to do this and they are dedicating lots of time and resources to this.

The Aligned believes that money in its purest form is divine love and giving energy and that everyone can have access to this.

The Aligned is committed to helping other people become aligned the same way that they have with money.