|  |  |
| --- | --- |
| **Answer guide** | **Financial personality** |
| I answered mostly **a** | **Money Maestro**  Money is for enjoying, as far as you’re concerned.  You may consider luxuries such as new computers, cars or designer clothes as modern essentials, which can make it hard to cut back. You will have a great time, though – until your overspending catches up with you. You need to remember that credit isn’t free cash and that all your bills ultimately have to be paid. You might want to avoid temptation, by saving a small but regular amount to pay off your debts – and learning to say no. |
| I answered mostly **b** | **Visual Stylist**  Money is for sharing with others and for living a comfortable life.  You are quite well organised financially but are likely to overspend when you’re stressed or unhappy – and you can excuse your extravagance if it’s designed to make other people happy. You might want to start saving little and often so you can afford to indulge those you love, drawing up a budget that prioritises essentials over treats – and learn to say no more often. |
| I answered mostly **c** | **Authentic Dreamer**  Money is for security – saving and investment.  You are more than capable of sticking to a sensible budget, making repayments on time and saving for the future. Consider learning about different types of investments so you can make sensible decisions with your savings. Seek advice from a qualified financial advisor if you need it. |

Financial Personality Inventory Summary