

# MONEY STYLES

*What is your Money Style?*



## This tool will help you:

- **Recognize** your own money style.
- **Compare** your money style with those of other people in your life.
- **Think** about how money styles influence your money choices.

## Think about this:

Your “money style” describes how you make money choices. People who affect your money decisions may have different money styles. By recognizing similarities and differences, you can begin to understand how individual styles influence money decisions.

## Start with one question:

**If you received an unexpected \$100, what would you do with it?**

## THE MONEY CIRCLE TOOLKIT

This tool is one of three in the Money Circle Toolkit. The toolkit is designed to help consumers—and the financial education practitioners who work with them—understand how family members, significant others, friends, and others influence their choices about money. For the full toolkit, go to [consumerfinance.gov/practitioner-resources/adult-financial-education/tools-and-resources/#money-motivations](https://consumerfinance.gov/practitioner-resources/adult-financial-education/tools-and-resources/#money-motivations).

## ABOUT THE CFPB

The Consumer Financial Protection Bureau is a government agency built to protect consumers. Our free resources help you have the information you need to make informed financial decisions.



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**MONEY STYLES**

# What is your Money Style?

- 1 In the blank boxes provided, write your name and the name of each person in your money circle - the friends, family or other individuals who affect your money decisions.
- 2 Draw a line to match each person to the 1 or 2 words that best describe how they make money choices (you can add your own words under the blank circles). If it helps, start with this phrase to help you choose words: "When it comes to money, (person's name) is (a/an) \_\_\_\_\_."

YOUR NAME

NAME

NAME



saver



spender



planner



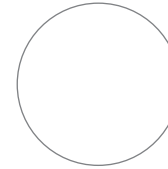
impulsive



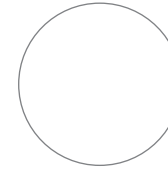
worrier



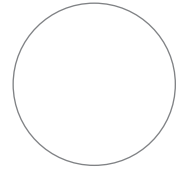
confident



\_\_\_\_\_



\_\_\_\_\_



\_\_\_\_\_

NAME

NAME

NAME

3



Think about how your style and the styles of others in your money circle help or make it more difficult for you to make good choices about money. What kinds of choices come to mind? How do others' styles influence you? How are they similar or different from yours?

Given what you have learned from looking at these money styles, think of one action you can take in the next few weeks to help improve your money choices.

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