

Moneymax® Personal Profile Report

**For:
Mr. Joe Sample
Entrepreneur**

Prepared by Craig Orban on Wed, Dec 14, 2005



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Dear Joe,

By completing the Moneymax® Profile, you have taken an important step toward learning about your money personality. Use your Moneymax® reports as a guide to discover your unique money personality -- the attitudes and feelings about money, which make an impact on how you earn, spend, save and invest your money.

Your Moneymax® profile indicates that you most closely identify with the ENTREPRENEUR GROUP:

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Read on so you can see how to:

- Build on your strengths
- Work on any shortcomings or obstacles
- Improve your chances to invest more successfully for the future

Best Wishes,

Kathleen Gurney, Ph.D.

Trait Report for Mr. Joe Sample

Prepared by Craig Urban on Wed, Dec 14, 2005

Entrepreneur

◆ Your Scores

Involvement *High*

You have a high need for personally controlling and being integrally involved in your own money management.

100
◆

Pride *Medium*

You are somewhat proud of your money management and would like to feel greater pride.

75
◆

Emotionality *Medium*

Your financial decisions are usually based on rational and practical decision-making.

75
◆

Altruism *Low*

You tend to believe that financial responsibility is a personal matter and that people are not financially generous with others.

37
◆

Confidence *Medium*

You have a moderate level of confidence in your money management perceptions and skills.

75
◆

Power *Low*

You are disinterested in using your money to receiving public recognition.

25
◆

Work Ethic *High*

You have a strong belief that hard work will bring you financial success.

83
◆

Contentment *Medium*

You have a moderate level of contentment with your current financial situation.

75
◆

Risk-taking *Medium*

You prefer calculated risk-taking in your money management.

75
◆

Self-determination *Medium*

You feel somewhat in control of your financial destiny and would like to feel that luck played less of a role.

75
◆

Spending *Low*

You feel greater satisfaction in saving your money than in spending it.

37
◆

Reflectivity *Medium*

You are somewhat reflective and analytical in your financial decision-making.

75
◆

Trust *Medium*

You have a moderate level of trust in the integrity of others in dealing with money.

50
◆

Low: 0 to 49, Medium: 50 to 75, High: 76 to 100

0 Low

High 100

Money Management Style for Mr. Joe Sample

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Entrepreneur

About You and Your Group's Money Style

High standards. High goals.

Your drive to excel and be the best you can be is very important to you. You're happiest when you're challenging yourself and striving for higher and higher achievements. You're willing to work hard and you have a high degree of confidence in your abilities which is a valuable asset. Since you're always raising your goals, you may never feel the level of contentment others around you can experience with their money. You like the excitement and the challenge of attaining your goal - then moving to another, more challenging goal.

Growth versus status quo.

Since high performance is your chosen standard for excellence, you are also motivated by growth and performance in your money management strategies. Boredom sets in when your efforts are not directed at greater achievement.

Risk - a necessity for high performance.

You're willing to challenge the forces in life and take the necessary risks to achieve your goals. This could potentially be the source of a blind spot, making a calculated style of money management your most successful strategy over the long term with your investments. A calculating style of measuring risk versus reward is beneficial for peace of mind and long-term wealth accumulation.

Self-initiative and self-determination can pay off.

You're a self-starter and continually motivate yourself to perform. Since your standards are so high and your drive so strong, you may find it difficult to spend time on planning your investment strategy. This time in planning and reviewing would be a personal investment in your growth as well, helping you to make better use of what you've worked hard to earn.

Balance is best.

Since your drive to excel keeps you preoccupied, focus on creating a balance so that you can reap greater rewards from your efforts. Setting time aside to manage your money as well as time to earn your money can be conducive for greater wealth accumulation and peace of mind. Creating time to enjoy and reap pleasure from your money in your life will also give you better balance and replenish your energy in general.

Money Action Plan for Mr. Joe Sample

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Entrepreneur

Involvement

Generally, individuals who are involved in their personal money management gain confidence and feel a greater sense of control over their money. These steps can help maintain a high level of involvement:

- **Continually educate yourself regarding potential investment opportunities. Make it a habit to learn as much as possible about the most current options available to help you realize your goals.**
- **Monitor whether your current investment strategy meets your goals and objectives on a regular basis. At least once a quarter, determine if you should change your asset allocation to better achieve your objectives.**

Pride

Generally, individuals who are proud of the way they handle their money, feel a great sense of confidence in their money skills. These steps can lead to greater feelings of pride:

- **Determine what actions you need to take in managing your money and then develop a game plan to put them to work.**
- **Determine what money management skills you need to develop to feel more successful as a money manager and investor. Go about making those changes.**

Emotionality

Generally, individuals who make rational rather than emotional decisions usually feel more confident with their financial decisions and results. The following suggestions will help to make you feel more comfortable with your decisions:

- **To achieve the most beneficial results, only make significant financial decisions when you think you'll feel comfortable with the results of your actions.**
- **Consider the up and down side of your decision before you make it. Make sure you are emotionally and financially prepared for the down side. If you have any doubt that the decision is not appropriate, discuss it with your advisor, spouse, partner or friend.**

Money Action Plan (cont.) for Mr. Joe Sample

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Altruism

This trait describes what individuals believe about financial generosity. Generally, individuals who have high scores believe that people are basically willing to help others less fortunate and lower scorers believe that financial responsibility is a personal matter to be handled individually. These steps can lead to experiencing and applying higher levels of altruism:

- **Take a moment and think about what you'd like your money to most accomplish in your life. Evaluate whether you are using it to serve your needs and others who are most important to you.**
- **Then, develop a plan to help execute your desires. Tune into what it is that you want your money to do, what meaning would you like it to have for you? Write that down and use it in your planning. Share it with relevant parties including trusted advisors.**

Confidence

Generally, individuals who feel confident while making financial decisions experience the greatest satisfaction with their money. These steps can lead to a greater feeling of confidence:

- **Develop your financial goals and objectives, so they are challenging yet attainable. Goals too difficult to achieve can handicap your feelings of confidence in money management.**
- **Explore and evaluate new financial opportunities, slowly and consistently, until you understand their benefits to you and your unique situation. It is often helpful to discuss your ideas with someone you trust before you proceed.**

Power

This trait describes the desire for money to represent power and influence in one's life. Generally, high scorers are motivated by the prestige and status that money can bring while low scorers are uninterested in receiving public recognition with their money. These steps can lead to a change in the level of power:

- **Determine how you would like your money to bring you more influence to accomplish your goals. List three ways you would like your money to be used to bring you more influence to achieve what is important to you.**
- **Create a plan for using your influence as you would like in your personal financial plan, whether that be in your community, career, family?**

Money Action Plan (cont.) for Mr. Joe Sample

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Work Ethic

This trait describes individuals' views of how work ethic relates to one's financial success. Generally, individuals who have a high work ethic believe that hard work brings financial success. These steps can help maintain a high level of work ethic:

- **Continually monitor whether your efforts are paying you the dividends you desire. Keep your focus on what you are trying to achieve and the strategy which will bring you the desired results.**
- **Evaluate your efforts by how smart you work vs. how hard you work. Since you have a high work ethic, you want to be working as smart as possible.**

Contentment

Generally, individuals who feel content with their money have a greater sense of enjoyment from the way they use their money. These steps can help you feel more financial contentment:

- **Although your money and finances are bringing you some contentment, identify the steps you could take today to increase your contentment with your money.**
- **Identify how you could manage your money differently to increase your level of contentment with your financial status and the way you're using money.**

Risk-taking

Generally, individuals who are comfortable taking on some calculated risk are more likely to achieve their financial goals. The following are suggested guidelines to consider in order to calculate the risk in your investment options:

- **Know your limits. Be realistic about your current financial status and don't risk more money in an investment than you can afford to lose over the long run.**
- **Consider the reward of assuming more risk, over the long term, in your investment strategy. If a higher risk strategy seems appropriate to meet your goals, ease into a higher risk strategy slowly and consistently.**

Money Action Plan (cont.) for Mr. Joe Sample

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Self-determination

Generally, individuals who feel that they are self-determined in their money management and financial future have a greater likelihood of accumulating wealth. Consider following these steps to increase your sense of self-determination over your financial future:

- **Determine how you can continually take the best advantage of financial and investment opportunities. Determine specifically what you can do today to make the best use of opportunities in the short term as well as over the long-term.**
- **Develop an on-going plan for increasing your sense of control with your finances. For example, what can you specifically do within the next six months to get more of a sense of control over your money management available to you, so that you are continually and consistently making the best use of your money.**

Spending

Generally, successful money managers focus on growth and save money on a consistent basis so that they can continue to allocate savings to investments. Here are some steps to consider to maintain your level of savings contributions:

- **Spending less money is a key to saving more and investing more. Learn to separate your wants from your needs. Consider putting savings from your "wants" list into investments on a monthly basis as you eliminate some expenditures.**
- **Review how you are spending your money and continually look for ways to spend more wisely; i.e. get more value or spend on what you really want, so this increased savings can be invested.**

Reflectivity

Generally, individuals usually experience more success when they think through their financial options and avoid reacting impulsively. Here are some steps you can take to avoid impulsive decisions:

- **Make a financial decision only when you feel confident it will be in your best interest. If you reach a roadblock, discuss it with your mate, friend or financial professional.**
- **The most comfortable investment decisions are those which are based on a sound and practical strategy, so take your time in making decisions about your money management and consider all of the consequences.**

Money Action Plan (cont.) for Mr. Joe Sample

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Trust

This trait describes the level of honesty people have in dealing with money. Generally, individuals who have low trust scores tend to lack trust in the honesty of others in dealing with money while higher scorers have trust. These steps can lead to higher levels of trust:

- **Think about the qualities that are important to you in a trusted advisory relationship. Take a moment to review them.**
- **Keep these vividly in your mind when you are working with your advisors and make a habit of monitoring whether you feel your needs and values are being well represented.**

Overview of Moneymax® Groups for Mr. Joe Sample

Prepared by Craig Orban on Wed, Dec 14, 2005

Entrepreneur

Entrepreneurs

Entrepreneurs will take risks with their money to achieve a business or financial goal. They are motivated by the opportunity for greater growth in their investing and continually set higher and higher goals.

Hunters

Hunters feel most confident if they seek guidance and structure in their money management and investing. They tend to worry about money, their financial security and what is most appropriate for them.

High Rollers

High Rollers are highly stimulated and motivated to excel financially. They seek out a challenge and are willing to risk for the chance of achieving greater financial gain. Their approach is generally creative.

Safety Players

Safety Players prefer a cautious and arms-length approach in their money management. They avoid the chance of losing money in investing and make financial security a goal in investing.

Achievers

Achievers enjoy being highly involved in handling their money and investments. They prefer a conservative approach which prevents losing money. Generally, they are proud of how they manage their money.

Perfectionists

Perfectionists are very thorough and particular in managing their money. They worry about making a mistake in investing their money and are careful to protect against a potential mistake or financial loss.

Money Masters

Money Masters enjoy conserving their money and are motivated by value. They prefer to be very practical and pride themselves in making wise investments. They feel best when they are involved in managing their money.

Producers

Producers believe in working hard to earn a living and assure financial security and peace of mind. They generally profit from guidance in investing and money management to reach their financial goals.

Optimists

Optimists prefer to avoid financial stress and worry in their money management and investing. They are motivated to maintain a feeling of peace of mind and are positive and confident about their future.

Moneymax® Questionnaire for Mr. Joe Sample

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1. I usually get depressed after making a financial decision.
2. I spend money whenever I'm frustrated or angry and it releases tension.
3. People can always make money if they learn more about it.
4. I would like to make an important and active role in managing my investments.
5. Saving my money generally gives me a greater satisfaction than spending it.
6. I enjoy the "thrill" associated with gambling.
7. I often reflect on my past financial results of decisions before I proceed.
8. I feel there is no such thing as luck where money is concerned.
9. I feel panicky when I have a financial decision I wasn't expecting.
10. If people try hard enough, they will usually reach their financial goals in life.
11. I like to be highly involved in my investments and financial projects.
12. I'm not looking for a secret way to get rich – I'm quite satisfied with the money I have.
13. I feel it's a good idea to save my money instead of spending it.
14. While making financial decisions, I think about recent past financial decisions.
15. The fact that chance or luck plays a significant role in my wealth is impossible for me to believe.
16. I am driven to acquire prestige with my money.
17. All in all, I am inclined to feel that I am a financial failure.
18. Most people are basically honest when it comes to money.
19. I wish financial decisions did not bother me so much.
20. I would like my financial pursuits to buy me fame.
21. I live within my financial means and am content with what I have.
22. I feel that I don't have much to be proud of as far as financial success is concerned.
23. Most people will act as "Good Samaritans" with their money if given the opportunity.
24. I want to use my money to become an important person in the community.
25. I spend money when I'm unhappy and it makes me feel better.
26. People can be as successful with their money as the time they're willing to devote to it.
27. I have as much money as I need to be happy.
28. Most people do not hesitate to go out of their way to help someone in financial trouble.

Agree Strongly	Agree Somewhat	Disagree Somewhat	Disagree Strongly
			X
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