

## Creation of the Money Personality Concept

Kathleen Gurney, PhD. is the author of the popular book, *Your Money Personality: What It Is And How You Can Profit From It*, and creator of the *MoneyMax Profile*.

Psychologist Kathleen Gurney was seeking a way to make the best use of money when she decided to use her education and training in psychology to develop a systematic approach to reveal individual attitudes about money and how they affect financial success. She found that each human being has personal financial traits which impact the use of money. After six years of research with tens of thousands of individuals and rigorous statistical analysis, she discovered that your individual money personality is comprised of 13 critical traits.

**Consider the following traits found in all of us, just as a sample:**

**Involvement:** Just how much involvement in the day-to-day management of your money do you desire? Do you feel confident managing it yourself, or do you feel better if someone does it for you?

**Emotionality:** How emotional do you get about making money decisions? Are you one to get terrified by a temporary decline in the market or can you stick to your favorite strategy? Instinctual fortitude is a key ingredient to aggressive investing!

**Reflectivity:** How impulsive are you when making a financial decision? Do you weigh carefully the risks and rewards or do you jump on the next bandwagon without looking where it is going?

**The interplay among the 13 traits determines your money personality.**

# Comprehensive Wealth Management Solutions

**Financial Planning**

**Asset Allocation**

**Risk Management**

**Investment Policy**

**Goal Monitoring**

**Performance Measurement**



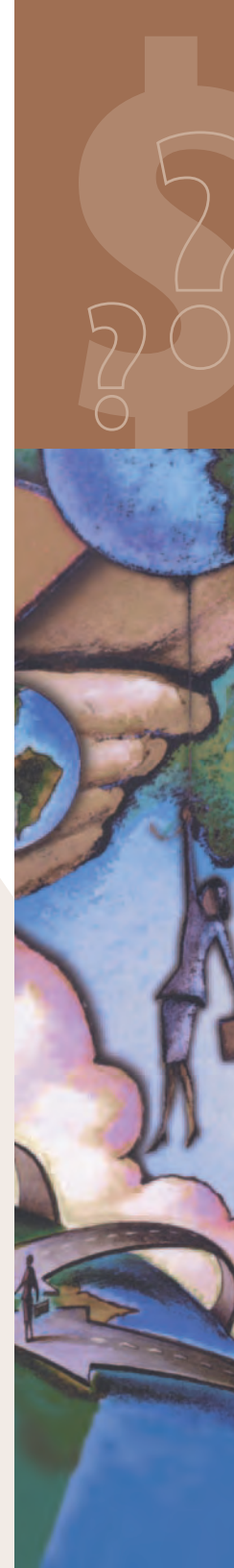
Tactical Asset Management, Inc.  
2445 13th Avenue, Suite 320  
Regina, Saskatchewan S4P 0W1

Client Services: Toll Free: 1-866-757-2121

[www.tacticalassetmgmt.com](http://www.tacticalassetmgmt.com)



Did you know  
that you have a  
money  
personality  
that sets you  
apart?



**N**ot only do we have a physical self, an emotional self and a social self, but we have a financial or money self. This money self is an integral part of our behavioral repertoire. Most of us fail to realize the extent to which it affects the degree of satisfaction we get from the money we have. Understanding your money style will help you gain insight into how and why you react emotionally to money—why you have those reactions and how they affect your financial success or lack of success.



### **Your Money Personality balance sheet**

Your money personality is like a personal balance sheet; some traits are assets and others are liabilities to financial success, security and peace of mind.

If you don't know your money strengths, you can't use them. If you don't know what's preventing you from getting money, you will remain a money victim. If you don't know what you want from money, you will never reach your financial goals. If you aren't willing to change your money attitudes and habits, you will stay in your financial status quo.

Confidence comes from knowing your strengths and weaknesses, your skills and restraints. Knowing your money personality is the key to your financial success.

### **What is knowing your Money Personality worth to you?**

It is not the lack of investment opportunities which hold most investors back, but rather it's the investors themselves.

The advantage of more savvy investors is simply confidence in their investment skills.

Coming to terms with your money personality is the first and easiest step to investment success—it only takes ten minutes of your time.

### **Which Money Personality do you fit?**

Are you a "Safety Player" who prefers relying on a safe and sure bet; an "Entrepreneur" who is always striving for high performance; or maybe a "High Roller" who would rather trade financial return for emotional stimulation?

Knowing which of the 9 money personalities fits your traits and how they are unique in relating to money, how you stand next to others on the 13 traits, and what "Money Action Plan" you should follow to maximize your particular style of traits, can make the difference between you managing your money and your money managing you.

### **Take control of your financial destiny**

The process is simple. Call our office to get a copy of the questionnaire which takes minutes to complete—28 questions with no right or wrong answers.

For more information, please consult your Financial Advisor or:

**Tactical Asset Management, Inc.\***  
2445 13th Avenue, Suite 320  
Regina, Saskatchewan S4P 0W1

*Client Services:*  
Toll Free: 1-866-757-2121  
[www.tacticalassetmgmt.com](http://www.tacticalassetmgmt.com)



© Tactical Asset Management, Inc. All Rights Reserved.  
\* Licensee of the MoneyMax® Personal Profiling System  
® MoneyMax is a registered trademark of Financial Psychology Corporation.