

Free Spirit Budget Personality Report

Free Spirit Relationship Advice

- **Opposites attract.** Spouses, friends, roommates... we tend to be opposite personalities.
- There are two types of budgeting personalities:
 - 1) The **Free Spirit** is the doer, the partier, the carefree one and usually the spender.
 - 2) The **Budget Nerd** is the planner, the organizer, the criticizer and oftentimes the saver.
- **This causes tension** regarding money management. Here is a comparison of how each personality treats finances.

Budgeting Personalities Compared



Free Spirit

- You have faith that life will work out
- You rarely look in the checkbook
- You don't invest in the stock market
- You pay bills as soon as they arrive
- You do not collect receipts
- You may ignore the family finances
- You enjoyed doodling in math class



Budget Nerd

- Plans financial future for life
- Balances the check register daily
- Reads the Wall Street Journal
- Analyzes bills for charges and fees
- Loves to collect receipts
- Often attempts to control finances
- Loves making spreadsheets

The Problem

- ✗ Do you ignore the family finances?
- ✗ Do you spend without paying attention?
- ✗ Do you put the entire financial burden on your partner?
- ✗ Do you say about the budget, “Whatever you want to do, honey” ?

The place to begin is with what Dave Ramsey calls the “Budget Committee Meeting”...

The Solution

The best solution is to come together regarding money. Our use of money represents what we value. Agreeing on how money is used, however, means finding harmony with our plans, dreams, goals and priorities.

We come together as adults - equals as spouses, friends or roommates. We each contribute using our particular personality strengths. We decide as one how much to save, when to spend, and whom to give. We plan our life together. Life becomes much better when we are in agreement about money.

Budget Committee Meeting

What To Expect From Your Budget Nerd

- 1) Balance the checkbook
- 2) Make a rough draft budget
- 3) Seek your input on the budget and make changes accordingly

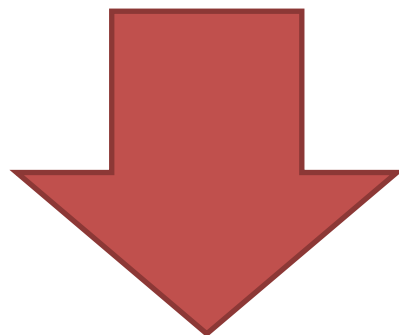
Your Role As The Free Spirit

- ✓ Carefully review the budget
- ✓ Give mature and responsible input
- ✓ Stay as long as necessary to get the job done

Working Together on a Budget Brings You Closer Together



Achieving goals together
Growing savings together
Emotional intimacy together
Increasing trust together
Less stress together
Greater happiness together
Financial peace together



Blaming each other
Loss of intimacy
Loneliness
Lying about spending
Gambling problems
Hiding money
Having no savings

When you agree about your money, then you agree about your life!