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# POWER

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'To me money means success, and I'm always trying to get ahead'



## MONEY STYLE

Take control of, and build on their finances, but can also put a lot of pressure on people to keep up with the Jones

Money brings recognition, admiration and influence

Money helps to control your destiny

Money shows success and brings confidence to pursue your goals.

Think many problems can be solved by money.

Put pressure on yourself to do better than others financially

Motivated to earn more money and get ahead

Money is exciting and you love talking about it

## HANDY TIPS

If you want to build positivity try this simple technique: As soon as you finish brushing your teeth, close your eyes and think about a moment when you felt truly happy - you'll Jedi mind-trick a shot of bliss into your regular routine.

Don't forget to look back and up every now and then to see how far you've come and where you exist.

Find happiness through giving: People who regularly practice acts of kindness are ten times more likely to be in good health, and that volunteering helps the body release natural painkillers and reduces stress.

Don't compare yourself to others, as long as you don't have a rising debt, can support any dependents, there's no wrong way.

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# FREEDOM

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'I work to live, not live to work, and think no one can ever have enough money'



## MONEY STYLE

Sees money as a way of escaping the routine of daily life

Money brings independence

Believe no one can ever have enough money

Think about money almost all the time

Associate your self-worth with your bank balance

Avoid talking about money

Living well and being seen to live well is important

Main goals are to own your own home and have a healthy bank balance

Well-paying job is important to feel confident and not have to worry about money

## HANDY TIPS

Opening up and speaking to others about money can help you feel supported and find a solution.

With parents it's likely they have been through everything money related and may have good advice

With your partner, honesty breaks down barriers, and can also help you work towards goals you have set together.

With friends, sharing financial problems is a significant display of trust and can strengthen your friendship.

Exercising without breaking the bank is a great way to live well cheaply.

Count your steps with free mobile phone apps  
Try to find free fitness groups and use free facilities in local parks  
Walk around the block after dinner instead of watching TV



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# SECURITY

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'I'm organised and careful with money'



## MONEY STYLE

Prefer to save rather than spend

Saving money makes you safe and secure.

Not saving enough money can make you feel anxious

Super organised about finances and leaves nothing to chance

Great saver, to help prepare for future

More money equals greater confidence

Open to financial advice and planning

Tend to be private and don't talk about money openly

Not as comfortable taking financial risks

## HANDY TIPS

Pay your credit card debt before savings and use an interest-free balance transfer.

Get a savings account that allows you to put your money into separate buckets for different savings goals

Pay your mortgage off early using an offset account (ask your lender)

Make your savings goals specific and terrific to give yourself the best possible chance of achieving them

Check for lost money on these websites:

[www.moneysmart.gov.au/tools-and-resources/find-unclaimed-money](http://www.moneysmart.gov.au/tools-and-resources/find-unclaimed-money)

<https://ausfund.com.au/search-for-super/search-unclaimed-super/>

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# LOVE

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'Spending money makes me happy, and I love being generous'



## MONEY STYLE

Spending money makes you feel happy

Generous and enjoy spending money on others

Money is a way to connect and show love and affection for people around you

Money helps strengthen relationships and give you a feeling of community

Can feel guilty after buying things

Love shopping and having something new, indulging and also finding bargains

Be mindful of why you are spending to avoid feeling guilty

Think it's important to talk about money but don't feel comfortable

## HANDY TIPS

Choose experiences with loved ones instead of buying things!

Try a new craft, exercise or Early Bird movie  
Shop Smart!

Compare prices, keep track of special offers and sales.

Use sharing services! Sell, rent or swap things online instead of buying new things.

Treat yourself to time, not money! Take time to relax doing something you love like your favourite meal, TV show or having a bubble bath.

Free gift ideas!  
Colourful letters and notes, a surprise picnic, breakfast in bed, help with something important, a photo album of treasured memories or a phone call just to say hello.