

Table 1: Typical Life Challenges Related to Dominant Habitudes

Four or more cards in one category indicate a dominant habitude. The more cards in one habitude, the more likely you will relate to more of the comments. Most of us are a combination of habitudes. Who or what triggers different habitudes in your life.

	GENERAL	BUSINESS OR PERSONAL PARTNER RELATIONSHIP	JOB	CAREER
SECURITY	<ul style="list-style-type: none"> Has a cautious, planned lifestyle that is stable and secure. Does without even if something would make life easier. Saves so much there's not enough to spend on some necessities or special treats. Buys less expensive items instead of what is really wanted. May sacrifice quality in order to save money. Avoids events which cost money and socializing with people who spend freely. Doesn't offer to pay or share expenses even when it would be appropriate. Prefers to give and receive practical gifts. 	<ul style="list-style-type: none"> Dependable and predictable. Researches issues thoroughly, follows through on commitments and is a stable influence. Cautious behavior minimizes risks. Wants to know everything that could affect the relationship. Doesn't like surprises. Stays in a relationship that provides security but doesn't meet other needs and may be detrimental. Protects money by hiding it or not keeping the other person well informed. If bills are split, more likely to take the fixed bills and have the partner pay variable expenses (food, clothes, school supplies, entertainment) and may be unrealistic about what they "should" cost. 	<ul style="list-style-type: none"> Dependable, loyal worker. A good follower and good at following through. Cooperative and goes with the flow (unless job is threatened). Prefers secure positions with a stable income and dependable benefits. Stays in a secure job instead of accepting new opportunities. Looks for clear, predictable expectations when considering a new job. When searching for a job, either accepts the first job just to have the security, or will not accept any job until it meets all criteria for benefits and security. 	<ul style="list-style-type: none"> Solid career built on a strong foundation of learning and experience. Does what is expected to move up the ladder by gradually increasing responsibility. Seriously considers long-term benefits and security when making a career decision. May not pursue the career most wanted because of risks. May ignore indications that area of expertise is becoming obsolete. Chooses not to advance in ways that would narrow expertise because fears being pigeonholed. Resists transitioning to a new field even if necessary. Entrepreneur: may limit growth by not investing enough or avoiding even reasonable risk.
FREE SPIRIT/CAREFREE	<ul style="list-style-type: none"> Readily spends money on things that make life easier and happier for self and others. Shares money and possessions with others. Open to new experiences. Accepts and may even expect money and support from others. Avoids cosure in order to leave things open ended for more flexibility. 	<ul style="list-style-type: none"> Happy to let the other person provide leadership. Provides some perspective and levity when others are stuck in a traditional mode of thinking. Relies on partner to attend to details, take initiative, follow through, and make commitments. Typically dependent and vulnerable in a relationship. Can appear to be self-sufficient when actually receiving financial support from others. 	<ul style="list-style-type: none"> Flexible attitude allows positive reaction to new ideas, people and events. Willing to let others take the lead and set the direction. Only interested in a job that offers flexibility and freedom. Either wants very specific directions to do the job or wants to be told what is expected and then left alone to work without interference. Focuses on the job and isn't interested in the bigger picture. Not interested in committing to take on a challenge. 	<ul style="list-style-type: none"> Open to new directions and able to take risks. Follows passion and interests even when money and security are at stake. Able to accept help. Likely to rely on others and circumstances to determine a career path. Difficulty making a long-term career commitment. Either stays with a company because it's easy or drifts from job to job. Entrepreneur: needs to partner with someone who will provide administrative, financial and legal follow-up.

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	GENERAL	BUSINESS OR PERSONAL PARTNER RELATIONSHIP	JOB	CAREER
STATUS	<ul style="list-style-type: none"> Generous and impressive person to be around Easily influenced by the people they aspire to impress (ideas, trends, life choices). Seeks out people who are impressive. Pays for others, gives expensive gifts and donates generously without regard to the limits of personal finances. May confuse giving a gift with resolving an issue. Trouble being resilient during difficult times because it's tough to do what needs to be done and maintain the image of all-is-well. 	<ul style="list-style-type: none"> Provides the prestige and connections that can be helpful in growing a business. May choose a partner who brings status through money, position, connections or an impressive appearance. Embellishes or hides the truth to present a good image. Accepts appearances at face value and may not have the honest discussions necessary to understand the other person's real situation. Partner may be stressed to maintain an image that is not comfortable. 	<ul style="list-style-type: none"> Makes a good first impression. Will add little extras to the work product that will distinguish it from the others. Works hard to get recognition. Will consider the perk and title of a position more than the pay, the work itself or the risks. Won't consider a good job unless it's one that looks or sounds impressive. Dressing well or having a uniform may be important. 	<ul style="list-style-type: none"> Benefits from contacts made by generously supporting various charities. Creates a winning image by the personal presentation and how the business is represented. Chooses a career that pleases important people like parents, a spouse, or other significant people, and ignores a career that could be more satisfying. Sacrifices a preferred career or lifestyle for a career that is prestigious or sounds impressive. Entrepreneur: may substitute style for substance and create unrealistic expectations.
SELFLESS/GIVING	<ul style="list-style-type: none"> Self-sacrificing and charitable person with strong beliefs. Needs to be the martyr and put everyone else's needs first even if it makes others uncomfortable. Can easily be taken advantage of, particularly by someone in need or with a good story. Has difficulty receiving and accepting others' thoughtfulness. Non-necessities, luxury items and lavish celebrations are judged harshly. May expect to be "taken care of" by family, community or church in the future. Shies away from material compensation and generally gives credit and rewards to others. 	<ul style="list-style-type: none"> Willing to do whatever it takes to get the job done. Loyal, ethical and trustworthy partner. Has difficulty expressing own needs and saying "no" to others' demands even when they are unreasonable. Likes to give and please; can be a martyr. Expects a partner to sacrifice and share the same level of commitment. If that doesn't happen, it is very disappointing. Being very compliant doesn't provide the checks and balances in a relationship. May resent it if the partner doesn't reciprocate with going the extra mile. 	<ul style="list-style-type: none"> Loyal worker who will give tirelessly to support a mission. Trustworthy and ethical. Chooses to work for a company or organization with values they can respect. Uncomfortable with a financially rewarding job. Happy to sacrifice for a cause. Gives a lot of time away without pay. Has trouble delegating and saying "no" to other people's requests. 	<ul style="list-style-type: none"> Committed to a cause or making a difference in the lives of others through work. Can work collaboratively for a common goal without needing personal recognition. Has difficulty with a career that has a lot of status and personal recognition. Likely to let others and circumstances determine a career path rather than taking personal responsibility for next steps or goals. Lets the demands of a career take precedence over all else. Entrepreneur: may undercharge and not ask for enough of a commitment from others.

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	GENERAL	BUSINESS OR PERSONAL PARTNER RELATIONSHIP	JOB	CAREER
SPONTANEOUS	<ul style="list-style-type: none"> Has trouble saying “no” to anything that sounds interesting. Over commits and has difficulty following through and managing time. Energy, enthusiasm and comfort with risk taking can be either empowering or overwhelming. 	<ul style="list-style-type: none"> Brings enthusiasm, energy and spontaneity to a relationship. Personality can open doors. Doesn’t prioritize responsibilities or consider the consequences of actions. Has a difficult time discussing issues in depth, particularly those with long-term consequences. May have money secrets--debts, responsibilities for children from previous relationships or parental care, possessions that require expensive upkeep, etc. Can be embarrassed by inability to curb spending. 	<ul style="list-style-type: none"> Brings enthusiasm and joy to the job. Willing to take risks and jump in to get something accomplished even when there are obstacles. Moves from job to job or assignment to assignment without considering the predictable consequences or bigger picture. Prefers a job that has diverse challenges and few routine demands. 	<ul style="list-style-type: none"> Willing to respond to new opportunities; attracts challenges others would avoid. Openness to new experiences creates a broad foundation for more career options. Flexibility can lead to growth opportunities or failure when obligations are taken on without the resources to follow through. Entrepreneur: willing to take risks but may leap before looking carefully. May easily commit to everything that sounds interesting and not be able to follow through.
TARGETED GOALS/PLANNING	<ul style="list-style-type: none"> Generally has both established and new relationships. Plans charitable giving. Gives and receives gifts graciously. Discriminates between needs and wants (money, time and energy). Can set priorities and say “no”. Appreciates the value of making a good impression but isn’t driven to impress people. Is likely to have the emotional and financial resources to be resilient and handle unexpected demands. May not have patience with others who do not plan and take responsibility for their lives. 	<ul style="list-style-type: none"> Can be so task-focused that it’s hard to consider a partner’s ideas or feelings. Tends to take charge and be pragmatic in a relationship. Before making a commitment discusses difficult subjects (i.e. finances, goals, home/career demands, legalities, etc.) Will have agreements in writing and will ensure that legal and financial papers are in order. Wants the authority to make decisions and will delegate or share decisions only if he/she believes the partner is truly an equal Handles money well but if concerned that the partner doesn’t spend responsibly, may not be completely truthful in reporting on financial status. 	<ul style="list-style-type: none"> Researches a job and asks questions about benefits, knows the going market wage for the job and negotiates own salary. Apt to weigh benefits and costs with potential when considering a job change. Takes calculated risks when seeking a job. Focuses on the job and forgets to think about the bigger picture. Sets a direction and then continues on the path while ignoring other options that might be more lucrative or satisfying. 	<ul style="list-style-type: none"> Likely to have career goals and a plan to accomplish them. Will take courses, look for opportunities within the company and in the field and be involved in work-related, social and community activities that build networks and expertise . Once a direction is set, may ignore other opportunities that could enhance the original plan. Dismisses new competition or indicators that the direction is no longer appropriate. Entrepreneur: balances caution with risk-taking, sets realistic goals and negotiates appropriately but may miss opportunities by sticking to the plan and not being flexible when new opportunities or market changes occur.

Table 2: Typical Money Behaviors Associated with Dominant Habitudes

Four or more cards in the *That's Me* pile indicates a dominant habitude.

	EARN	SPEND	SAVE	INVEST	GIVE	DEBT
SELFLESS/GIVING	Would prefer to work for a company or organization that shares their values. May not consider jobs that are financially rewarding even within those settings. May give a lot of time to volunteering even when it means sacrificing pay or not accepting a different job.	Spending is typically limited to things that are practical and pragmatic. Non-cessities, luxury items and lavish cerebrations are judged harshly. Prefers to spend money to help others, support a cause or charity or give to people who need help. Giving is the priority.	Saving is okay for pragmatic reasons so they can care for themselves and their families and not be a burden on others. Savings to amass wealth is not appealing.	Investing to amass money is not a priority. It is acceptable to provide security so they are not dependent or so they can leave a legacy to their children, faith or cause. They would be more likely to be interested in socially responsible investing or putting money into a project that will benefit others.	Gives a lot away and can easily be preyed upon by individuals with a good story, con men with a good pitch for a worthy cause and by legitimate charities and faith organizations that they believe in but give beyond their means.	Typically they do not go into debt, but may if they see some-one's needs as greater than their own and want to help out.
FREE SPIRIT/CAREFREE	May be more interested in having flexibility and freedom than the job itself. Making a long-term commitment to a job or career goal may be difficult. May be dependent on others for money or to get their basic needs met.	It's easy to spend on things that make life easier, bring personal joy and make life better for other people. There usually is no plan and it's easy to just go along with whatever is happening.	Saving is not a priority. Money just comes and goes. There's not a commitment to saving for future goals. Most successful if saving is deducted automatically from the paycheck and bills are on an automatic payment plan.	Investing is not a priority because there's a lack of interest in money and a sense of not wanting to make commitments or be responsible for taking care of investments.	Quick to share, including money, without considering consequences.	Can have debt from not paying attention to how much money there is and not being responsible about paying bills on time. Easy to overdraw an account by not entering transactions such as ATM withdrawals.
SECURITY	Steady worker. Likes a stable salary and benefits. May limit self to only accepting secure positions. May stay in a job or career that is secure instead of looking for new opportunities and potentially a higher salary. If needs, employment, may either accept the first job just to have the security or may not accept any job until it has every benefit and provides long-term security.	May just do without and avoid spending money whenever possible. May save so much, there is not enough left to spend on necessities or extras. May buy what is less expensive instead of what is really wanted/ needed. May sacrifice quality for a cheaper price. Cannot enjoy spending on anything considered frivolous. May not offer to pick up the tab or share expenses.	Typically saves as much as possible, even if it means doing without. May keep money somewhere so it is accessible. May not put it in a bank or make investments so it doesn't earn interest and grow. Will know where every penny is.	May not invest. Wants to keep money accessible and risk-free. More likely to have a savings account, CDs and real estate. Stocks would be in safer, blue-chip companies.	Doesn't give easily or make donations without understanding how the money will be used. Sets aside a fixed amount for giving. More likely to give if there is a tax break or a practical payback like membership with discounts. Not likely to give if solicited often or promised impractical or expensive gifts.	Not likely to be in debt. Doesn't tolerate debt well. May not own or use a credit card and if it is used, will pay it off each month. May put off a purchase until it can be totally paid for. May not tolerate a mortgage and continue to rent even when it would make financial sense to buy a house.

Table 2: Typical Money Behaviors Associated with Dominant Habitudes

Four or more cards in the *That's Me* pile indicates a dominant habitude.

	EARN	SPEND	SAVE	INVEST	GIVE	DEBT
STATUS	May take a position that is risky, not satisfying or pays less for the perks and title.	May spend more on how things will look than shopping by value. May be influenced by latest trends, the states of someone they admire. May pay for others, give expensive gifts and donate generously without regard to what is realistic given their financial situation. May do without necessities for appearances.	May sacrifice saving for other priorities, especially if there is the possibility for a reward or recognition later.	May be influenced by the people they aspire to impress. May be more prone to want investments that look or sound impressive.	An easy touch for solicitors, especially if they make their request in person or on the phone and get the personal hook. Even if they do have a plan for giving to certain charities or people regularly, they spontaneously give more when asked.	More likely to be in debt. Frequently overspend to get the latest, best or most impressive items for themselves and their families. If there is a hobby or particular interest, difficult to pass on any items or expenses connected to it. Spend more money on others for gifts, meals and treating them. Hard to accept being treated or gifted without responding at least in kind.
SPONTANEOUS	May jump from job to job or take a job without carefully considering the predictable consequences. May prefer a job that has few routine demands and has diverse challenges. May be attracted by the pay or the challenge without carefully comparing the whole picture.	May spend very freely. If something appeals to them or if it appears to be a good deal, they will buy it whether they need it or not and whether or not they can afford it. Frequently spend in response to emotional triggers (upset, angry, celebrating, sad, etc.) Easily taken in by advertisements that offer minimal monthly payments without researching the final cost.	Even with the best intentions it seems money intended for saving is used for other things so there's no follow through. Most successful if saving is deducted automatically from paychecks and bills are on an automatic payment plan.	Well planned investing is not a priority and may not take the time to carefully consider options and information. May easily be taken in by an investment that sounds too good to be true and are willing to take the risk if the person sounds credible. Easily swayed by a good salesperson.	Tend to give more publicly when making donations if their names will be listed or read. Or give to organizations that are well respected by people they want to influence or impress.	High risk for being in debt. They tend to act before they think whether something is needed, can be afforded and adds value. Since credit cards make it easy to respond spontaneously, high debt is not unusual. Also vulnerable when pressured to sign contracts obligating them to monthly payments like gym memberships and car payments.
TARGETED GOALS/PLANNING	Likely to research a job and ask questions about benefits, know the going market wage for their job and negotiate their salary. More apt to weigh benefits and costs with potential when considering a job change. Takes calculated risks when seeking a job. Sticks to a plan and may miss opportunities.	Usually spends money on items and activities that reflect their values. Can easily distinguish between wants and needs.	Usually has savings plans for routine costs, unexpected costs and discretionary money to allow for spontaneous fun and opportunities Looks to the future to plan predictable expenses: retirement, education, housing, medical care, etc.	Puts all investments into reaching goal or has diverse investments for balance. Gathers information from different sources and considers them before making an investment. Takes an active role in investing and following the investments over time.	Plans a reasonable amount of money to be donated to selected charities. Does not spontaneously give to causes or people who solicit throughout the year unless that is part of the plan.	Debt is usually related to long-term investments like a mortgage or education. More savvy people may have debt so their money can be invested at a higher rate of return. Typically pays credit cards in full every month.