



Money Personality Report for Joe Sample

Your Primary Animal



Your Support Animal



Section One:	Important notes on your Money Personality Report	1
Section Two:	Your Money Personality Chart	2
Section Three:	About your primary and support animal	5
Section Four:	Applications for Owl with Labrador support	8
Section Five:	Summary	16



Section One: Important notes on your Money Personality Report

Your Money Personality Report is based on the way you responded to the questions in the Money Personality Questionnaire.

Importantly, when you look into human behaviour through the perspective of Money Personality it is important to have at least a basic understanding of the Money Personality model.

Essentially, moneypersonality.com.au uses four animals – Owl, Monkey, Dolphin and Labrador – to describe your Money Personality preferences.

While this may seem like a pigeon-holing exercise it is actually a scaling concept as opposed to a boxing one. It is correct to say you have all of these animals in you; it is just that one animal is likely to feel “more like you” than the others. In this sense you will have a primary animal, a support animal and so on. You will also have an animal you just don’t have much in common with.

This is a similar concept to being left- or right-handed. For most people, if not all people, they have a preferred hand to write with, throw with and so on. The hand you prefer to use can also be considered your primary hand. While you could develop your ability to use your “non-preferred hand”, doing so will take greater effort and focus than using your preferred hand.

In this report you will be introduced to your primary Money Personality animal. Your primary animal is the one that wants to come out to play, and when permitted to do so tends to work and play with ease. When circumstances require the use of the other animals, conscious effort and greater focus is typically required.

Lastly, developing an exact science that accurately predicts the complexity of human behaviour all of the time is challenging, and arguably impossible. While we receive regular feedback acknowledging the accuracy of our clients’ Money Personality Reports, if you read through your report and think it does not sound like you, please let us know through the feedback form. Information on how to do this is included at the end of this report. If you think it sounds like you, we would also like your feedback.

We are confident you will enjoy learning about your Money Personality and will find it insightful and memorable!



Section Two: Your Money Personality Chart

How to read your Money Personality Chart

Each Money Personality animal has two bars. The bars range from 0 to 100%. Your primary Money Personality animal is the one with both bars at or over 50%.

While your primary Money Personality is likely to be dominant for you, the other animals provide support to your primary animal, some more so than others. How the other animals work for you is explained throughout your report.

Certainty of your Money Personality animal

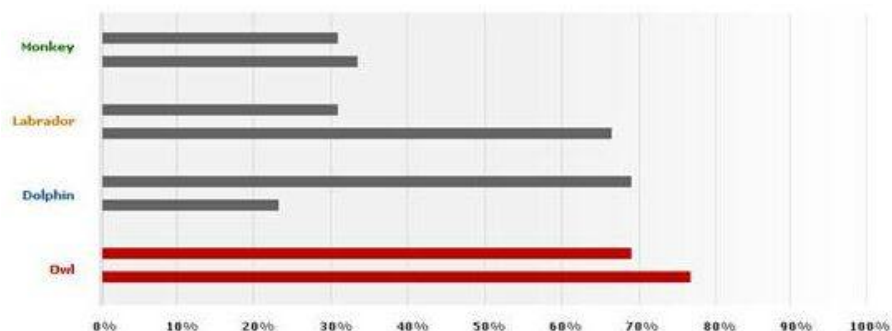
The certainty that your Money Personality animal is true to you depends on how consistent you were when answering the questions.

The certainty is shown in the chart below: bars at or near 50% shows less certainty than the bars that are closer to 0 or 100%.

It is important to highlight that more certainty is not necessarily better. Even those who report with low certainty usually indicate their reported Money Personality description is remarkably accurate.

Your Money Personality Chart

Below is your Money Personality Chart. Your primary Money Personality animal is the Owl.





With the Owl as your primary Money Personality animal, you are likely to:

- enjoy innovation, curiosity and possibility
- value competence and logical analysis
- be an independent thinker preferring autonomy to collaboration
- develop models and frameworks to understand the world around you.

Although it may not be clear from the chart above, your support animal is the Labrador. This is further explained below.

About the two bars for the Owl and the bottom bar for the Labrador

To help you understand your Money Personality it is helpful to understand what the two bars for the Owl represent, and what the bottom bar for the Labrador represents.

The top bar for the Owl is looking at how you prefer to collect information, or perceive.

There are two core preferences for perceiving being considered. The first is a preference to collect facts and details; the second is a preference to perceive patterns and connections.

The Owl is more oriented to the second preference for perceiving; that is, a preference for perceiving patterns and trends, connections and possibilities.

This Owl has this preference in common with the Dolphin. This is why the top bars for Owl and Dolphin are the same.

The bottom bar for the Owl is looking at how you prefer to make a decision or form a judgement.

There are two core preferences for judging being considered. The first is a preference to use thinking, logic and analysis, basing decisions on principles and reason. The second is a preference to use feeling, humanitarian-type values and emotional consideration when deciding.

The Owl is more oriented to the first preference for judging; that is, a preference for making decisions through logic, analysis and intellectual reason.

In your graph notice the Labrador has a bottom bar greater than 50%, indicating this aspect of Labrador was strong for you.



The bottom bar for the Labrador is looking at how you prefer to manage yourself and your environment.

There are two core preferences for managing being considered. The first is a preference to be orderly and structured; the second is a preference to be flexible and spontaneous.

The Labrador is more oriented to the first preference for managing; that is, a preference for being orderly and structured. This creates a desire to bring stability, responsibility and reliability.

Accordingly, you will see some Labrador preferences in your behaviours; however, these will be in support of your inner Owl.



Section Three: About your primary and support animal

The Owl

People with Owl preferences seek competence, logic and reason.

Without seeing the logic and reason behind decisions, they may have difficulty in appreciating or valuing decisions being made. In fact, without finding such logical rigour they are likely to question the competence of others, and it is this nature which indicates a person who may have an Owl preference.

People with Owl preferences tend to use an analytical and strategic approach to managing money.

They are gifted in the development of plans. An Owl's plan is likely to be focused on effectiveness and efficiency through systems.

In addition to this, people with Owl preferences are possibility-focused. They like to collect information through patterns and connections and use this to explore possibilities.

Due to their preference to explore possibilities, environments of restricting intellectual freedom have the tendency to stifle the energy of the Owl.

Blending the desire for innovation with logical analysis often leads Owls to be market leaders within established organisations, or developers of new industries.

One of the most famous and wealthy Owls is Bill Gates, the founder of Microsoft. It is reported that Gates was told that people wouldn't need or want computers at home, and that pursuing this possibility would prove fruitless.

However, as per an Owl's personality preferences, Gates continued to explore possibilities and developed a structured plan and system to bring these insights to reality.

Nowadays, Gates appears to be using these gifts to review and rebuild models of philanthropic organisations.



Your support animal – the Labrador

As indicated above, you use Labrador preferences to support your primary animal, the Owl.

To understand this, let's first look at the Labrador style and then we will look at how you draw upon these preferences to support your inner Owl.

About the Labrador

People with Labrador preferences desire structure, order and belonging.

They trust their experience and what has been proven to work in the past. Accordingly, unless there is good reason to do something differently, people with Labrador preferences are happy in embracing the tried and tested ways. This highlights one of the key Labrador strengths – stability.

Although a challenge for some of the other money personality types, stability comes naturally for people with Labrador preferences.

For people with Labrador preferences, money represents security. They are usually happy as long as they know enough money will be coming in to look after the household on a weekly or monthly basis.

However, if for some reason their spending has taken a turn beyond their control, the lack of structure and inability to stick to the budget can bring significant levels of anxiety and stress.

Labradors can have a potential weakness for being too rigid and slow to change. Of all types, Labradors tend to experience greatest stress when the goalposts are moved, particularly if they are moved suddenly.

While this may be the case, people with Labrador preferences bring very high levels of reliability, dependability, consistency and loyalty.

One of the most famous and financially wealthy people with Labrador preferences is Warren Buffett, the founder of Berkshire Hathaway.

Buffett continues to build one of the most successful investment businesses the world has ever seen. In business, Buffett draws upon his attention to detail and specifics, and appears to operate in a very ordered and structured way.



Buffett speaks of two rules for investing: Rule #1 Don't lose money; Rule #2 Don't forget rule #1.

Buffet's two rules for investing is classic language of people with Labrador preferences.

How you use the Labrador personality

You are likely to see some of the Labrador preferences in you; however, not to the same level as someone whose primary animal is the Labrador.

The part of the Labrador that you are most likely to draw upon relates to the desire for order and structure. Following a plan to the letter is likely to be preferable than flying by the seat of your pants.

Environments of little order and structure are likely to be challenging even though your primary Owl likes the freedom to explore possibility.

The Labrador preferences support the primary Owl by enabling you to be measured and structured as you assess one opportunity from another, checking against your forecasting, modelling and analysis to decide where to apply greater time, attention and effort.

Due to your primary Owl preference, you do differ to the Labrador regarding your level of interest for material security. Sure, you are likely to enjoy the nice things in life, but motivation for such is second to your interest for building and inventing better business and/or financial models.



Section Four: Applications for Owl with Labrador support

Wealth creation

Owls have a preference to create wealth in a way that fits analytical models that satisfy their rational mind. Interestingly, sometimes these models work overtime, and sometimes they do not.

When these thought-out models are working, you tend to be happy to run with them, at least for an adequate time to see the benefit to your financial position. However, when your model does not work, your support Labrador can hold you back from changing quickly to a new model.

In saying that, the primary Owl is likely to win out over the Labrador, and therefore the way you earn income is likely to change throughout your lifetime as you analyse existing income earning models and seek out greater levels of efficiency and effectiveness.

Accordingly, if you have not done so already, you are likely to experience more change in work and/or business than many others. This is a reflection of your deep need to work in a way that maximises opportunities, both current and those yet to be discovered.

This is likely to bring stress as your support animal, the Labrador, can be challenged by change and uncertainty. In saying this, the primary animal is likely to influence change with the supporting Labrador doing its best to bring shape and structure through such transition.

In transitional times you may find that cashflow is tight, and accepting that one step back is sometimes required to move forward can assist greatly.

Your interest in possibilities may lead you to have an interest in an array of projects as opposed to working in one job or business and then investing passively.

Given your underlying interest in possibility and advancement, your sweet spot for sourcing income and wealth is in the innovative realm where you engage in the development of new business models and strategies. This could be as a business owner or employee.

In a sentence, your preferred way to generate wealth is through analysis, innovation and long-term strategic planning.

In regards to investing, you are likely to be willing to take a relatively high level of risk compared to other types; however, such risk will not be taken until you are comfortable with the scientific testing and analysis that has been applied to investment options.



Strengths

With the Owl as your primary animal, one of the most natural strengths you have is your capacity to think outside the square.

Scanning the world for new opportunities and seeking out ways to improve businesses, organisations and processes is not a task but a joy. Ideas come readily for you, but further to that your interest in using these for organisational benefit can make you a catalyst for change.

With Labrador in support, you will look for a structured and organised way to execute such change.

Your deepest motivator for change is typically a tangible and commercial benefit. While such change may make logical and rational sense to you, keep in mind that others may see change as something that threatens what is most important to them, whether this be certainty, harmony or similar.

With your focus on rationale and execution, you are capable of being pragmatic and disciplined through times of change, ensuring the strategic plan is executed even if it means the so-called hard decisions need to be made and acted upon.

You are also likely to enjoy the intellectual challenge of solving complex problems, at one level for the reward of being able to intellectually conquer the challenge, and secondly due to your competitive nature of not wanting anyone or anything to beat you.

Opportunities for growth

Given the importance of competence, reason and intellectual capacity to you, you may be insensitive to the emotional needs of both yourself and those around you. You may also find strong emotions difficult and challenging to understand and, in turn, deal with.

Emotional intelligence is a skill that can be learnt and developed should you desire to do so. Developing emotional intelligence will provide a greater sense of balance to you. It is also an important skill for successful relationships, whether these be at home, in the workplace or in the broader community.

On another note, with your keen interest in possibilities and opportunities you may find yourself over-committing to new projects and initiatives and, in time, find it difficult to meet your intentions and/or deadlines.



Fortunately, your support Labrador will look to assist you in ensuring you see through your commitments, reducing the volume of unfinished work and unmet promises.

Nonetheless, it is important you attend to required details and practical tasks to bring your vision into execution in a timely manner.

Goal setting

The goal-setting preference for Owls is multiple, long-term goals backed by logic and reason.

Your supporting Labrador is likely to keep the visionary Owl's feet on the ground, and will take charge of your shorter term, practical goal-setting needs.

While this can help from a practical sense, you can become addicted to achieving goals in the Labrador way only to discover in time that the goals which make sense from a practical and material perspective can leave the Owl wondering, "Is this it?"

It can therefore be useful for you to stop on a regular basis to assess whether your activity has become so processed that it no longer engages or challenges you intellectually.

Through this process you can refine your activity and ensure that your physical and material needs are being supported, without foregoing your interest in challenging yourself intellectually.

Communication

The Owl prefers to use analytical and rational language.

Other communication tendencies of the Owl include:

- being eager to discuss possibilities
- asking "why" questions
- using abstract descriptions and talking in general terms
- preferring to discuss patterns and trends rather than facts and details
- preferring a pragmatic and decisive communication style.

When it comes to communicating with people with Owl preferences, demonstrate reason, provide possibilities and never tell them what to think or do. Let them work this out for themselves.



Accordingly, language such as “you should do this...” or “you have to do that” is ineffective and is unlikely to yield an appreciative and open response.

Stress

With your primary animal being the Owl, and support being the Labrador, you are likely to experience stress from incompetence in yourself or others, disorder, excessive collaboration and strong emotions.

Your high value on competence means you are susceptible to stress and anxiety when you feel you are not capable of achieving what it is that you want, or what you have offered to others. You are likely to go to excesses to ensure you are intellectually capable in your field, often wanting to achieve higher academic standards than those around you.

Stress may result from perfectionism or a desire to be the so-called best. This competitive desire to be the best can come in many forms, from having the most money, biggest business, fastest car, biggest house and so on.

In addition to this you are energised by creativity, innovation and exploration. Therefore, when you disengage with these pursuits and settle for sticking with the tried and tested, you may notice your levels of anxiety and stress increase.

Given your interest in “what could be”, more so than “what is”, facts, figures, and details can be a source of stress to you. While your Labrador will appreciate the facts and details, using facts and figures to look at patterns and trends is healthier for you than getting stuck in the detail.

It is also important to point out that independence is important to you, and therefore if you are required to work in an overly collaborative environment you will need regular times to break away and do your own thing. Not doing so will slowly but surely wear you down.

As mentioned above, strong emotions can be a source of stress, and the development of emotional intelligence will serve you well in regards to stress mitigation and management.

Due to your preference for order, you are likely to find vague directions and unclear requests frustrating and stressful. With such instruction you may notice yourself unsure of what is expected, leaving you stuck and motionless.



Should you begin to doubt yourself, struggle to sleep, and/or apply excessive control and order to people around you, it is likely you are in a stress state.

To reduce stress it is important for Owls to “get out of their head”. Take some time out to do physical activity that requires little concentration or effort such as mowing the lawn or finishing off mundane tasks around the home.

To relieve stress it is important you remind yourself to take the day one moment at a time.

You may also find a quiet lunch with a friend assists you with “getting out of your head” and becoming more in touch with your senses, giving your analytical mind a chance to rest after what has likely been an exhaustive period.

Sense of balance

While your primary preference is Owl and your support is Labrador, being able to draw upon the other animals when circumstances require is important. Further than the practical need, being able to do so enhances your sense of balance.

You and your Dolphin

Interestingly, both the Owl and Dolphin have a keen interest in possibilities, patterns and what could be. However, the motivator is different with the Dolphin wanting to make the world a better place from a humanitarian-type perspective, and the Owl interested in making the world a better place by building better businesses, organisations, structures and models.

At times it will be important for you to draw on the Dolphin’s preference for harmony, peace and compassion, even when making business, career or financial considerations. This will be particularly important when dealing with your spouse, children and work colleagues.

Keeping emotional considerations in balance with your logic and analytical style is important to deliver emotionally palatable yet commercially desirable plans or strategies.



You and your Monkey

The Monkey in you likes spontaneity, activity and short-term, impulse-oriented activity. It doesn't like order, structure and appropriateness.

If this style of apparent reckless abandon sounds foreign to you, it is because the Monkey is likely to be the animal that gets to play the least, or, if it does play, the one that provides greatest stress and anxiety.

Occasionally it can be helpful for you to have a "Monkey day" where you just go with the flow and follow your impulses.

It is also healthy to occasionally do something "just for the sake of it", even if living on the edge is an occasional experience as opposed to one you build your life upon.

In teams

While you prefer to either work alone or when working in a team, to be the leader, teams are important for you to be able to meet your goals due to the additional human resources and, in turn, leverage.

In order for your team to work effectively and efficiently in a sustainable way, it is important to know how the different animals can work together.

Further to that, trying to understand why people do the things they do can assist; however, even with an intellectual understanding of this, accepting that other people are just different from you can make a significant difference to the effectiveness, sustainability and overall health of partnerships and teams.



Working with others

Owl and Dolphin

The Owl and Dolphin both have a possibility focus, and this is useful common ground.

Owls seek logical reason behind decisions whereas the Dolphin seeks meaning and purpose.

Accordingly, Owls are well suited to analysing and assessing how a decision or strategy can be implemented and the likely outcomes. The Dolphin is likely to assess how outcomes may impact on people.

The Dolphin can contribute by guiding you in regards to the predicted “people” cost of any new initiatives, changes or strategies you are considering.

Together you can then discuss ramifications and, if necessary, explore another possibility which may have been previously dismissed because it wasn’t the “ultimate” logically.

Owl and Monkey

The Monkey has a knack for being able to move from the current approach or strategy to another without any of the same level of need for measured and analysed long-term direction. The Monkey can therefore keep active when the Owl is feeling restricted or stuck by thought and reason.

By doing so, the Monkey can then jolt the Owl back into their natural possibility focus, and this is when the Monkey is perhaps best to let the Owl process the logic and likely outcomes from a particular direction. By doing this, the Monkey is letting the Owl tap into their gifts.

While you would prefer any plans to be executed in an orderly and structured way, the Monkey will want freedom and flexibility to follow their impulses, picking off the tasks and opportunities that appeal most to them from moment to moment.

Interestingly, even with this seemingly disorganised approach, Monkeys can achieve a lot in short periods of time due to their desire for action and movement.

Finding a workable balance between autonomy and accountability may take time.



Owl and Labrador

Even though the Labrador is your support animal, you are unlikely to have the same level of stability and structure as someone whose primary animal is the Labrador.

The beauty of this relationship is the interesting combination of visionary and traditional doer. Getting this pair in harmony can be challenging, but once there, this is a powerful force.

The Owl is likely to have many ideas as to how to achieve goals in a more effective way, while the Labrador is more realistic about the practical things that need to be implemented in order to execute such change.

The Labrador values tradition and the tried and tested way. Owls risk “throwing the baby out with the bathwater” as their intuition and possibilities fly.

Accordingly, the Labrador has the gift to keep the Owl grounded, while the Owl can develop long-term possibilities the Labrador may have never considered.

On the flipside, when the Owl gives birth to a new idea, the Labrador can work with their language to make the introduction of the new idea seem more tangible, practical and achievable.



Section Five: Summary

We hope you have found your Money Personality Report interesting.

Remember that your Money Personality is just like a shirt. You are likely to have your favourite shirt that feels really comfortable for you to wear – it is not who you are, but it is one of the ways you prefer to present yourself to the world. You have other shirts that you like to wear, but not to the same extent as your favourite one.

For most people, sooner or later, you will end up wearing that style of shirt that feels really comfortable for you – in your case, the Owl style supported by the Labrador.

There will be times when your favourite shirt is in the wash, and it is time to wear one of your other shirts. In fact, you may go for years wearing that different shirt. Being able to wear the other shirt is important to be able to go through the ebbs and flows of life with balance, just as doing the Dolphin or Monkey thing will be useful to you from time to time, even if it is not your favourite style.

The shirt analogy is useful as it takes all types of shirts to make up the world; it takes all animals to make up the world too. When you think one animal is better than the other, think again – all animals have their place and are equally valuable to make up the fabric of our society.

We encourage you to wear your favourite shirt as much as possible, embrace your inner animal, and encourage others to embrace theirs.

Now you have learnt about your Money Personality, here are some things you can do.

Share your report

You are encouraged to share your report with family and professional advisers.

This will enable them to understand you better and support you in a way that is more aligned to your deeper needs and wants.

To share your report, first save it to your computer or portable drive and then you can either print or email it.



Provide feedback

At moneypersonality.com.au we value your feedback and comments on what you thought of your Money Personality Report.

We really value your feedback, which we use to ensure our product is the best it can be. We would like to know whether you feel your Money Personality Report has hit the mark for you.

You can provide your feedback in the form located at www.moneypersonality.com/feedback.

Thanks again for visiting moneypersonality.com to learn about your Money Personality!