

# Common Money BELIEFS

- IT'S A -  
**MONEY THING®**

## QUIZ KEY

Which answer came up the most when you took the quiz? You might find that you're a combination of several money personas.

- A** → THE AVOIDING OSTRICH
- B** → THE STRUTTIN' PEACOCK
- C** → THE STASHING CROW
- D** → THE WARY OWL

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## THE AVOIDING OSTRICH *(money persona: avoidance)*



You're influenced by the belief that money is complicated and that you are undeserving of it. Rather than tackle money issues head-on, you tend to let them pile up, like your unopened bills and bank statements. You're the least likely of all the personas to ask for a raise or to talk to your partner or family about money.

**The good news:** Avoiding Ostriches are good at managing money if they can just get past their fear. Read all your statements, play with new budgeting apps and don't be afraid to ask for help. Stress-free finance is within reach!

## THE STRUTTIN' PEACOCK *(money persona: status)*



You're influenced by the belief that your self-worth and happiness are directly tied to the kind of lifestyle you lead. Your biggest challenge is to overcome the "buy it now, figure it out later" mentality. The reality is that you likely aren't as financially secure as your lifestyle suggests. You're the most likely of all the personas to get drawn into get-rich-quick schemes.

**The good news:** Struttin' Peacocks have an advantage over all the other personas: they're good at talking to others openly about money. Talk to family, friends or a financial planner and get a budgeting game plan together.

## THE STASHING CROW *(money persona: worship)*



You're influenced by the belief that money is important and scarce, meaning you can never have enough of it to afford all the things you want in life. There's a thrill to making money, and an even bigger thrill to stockpiling it. You're a geek for coupons and promotional deals. Of all the personas, you're the least likely to spend money on yourself.

**The good news:** Stashing Crows are smart with money—what they need most is to relax! Recognize that money is a balance of saving and spending, and that it's healthy to enjoy your money from time to time.

## THE WARY OWL *(money persona: vigilance)*



You're influenced by the belief that the potential losses of a risk will always outweigh the potential gains. This translates into a distrust of investment products and even financial institutions. Of all the personas, you're the most vulnerable to the negative effects of inflation, because holding on to your money seems safer to you than investing it.

**The good news:** Wary Owls have solid budgeting skills and rarely overspend. Their biggest hurdle is seeking out financial guidance and considering new products with an open mind. Meeting with your credit union is a great start.