There are four money personas that help explain some of our financial behaviors. To find out how you can improve your relationship with money, figure out which money persona you relate to.

**How Do You Relate to Money?**

**A) Ostrich**

**Most likely to:**
- Trying out new financial products
- Avoiding debt
- Setting savings goals

**Least likely to:**
- Seeing money as a source of enjoyment
- Spending money on themselves or on leisure activities
- Being able to afford the lifestyle they project

**Needs to work on:**
- Money management skills, budgeting basics
- Asking for a raise, discussing finances with others
- In control

**B) Crow**

**Most likely to:**
- Living a celebrity lifestyle
- Money is complicated and almost impossible to manage well
- More money, more happiness

**Least likely to:**
- Having piles of unopened bills, being charged with late fees
- Can get pretty self-centered
- Having trust issues

**Needs to work on:**
- Treating money as something stressful instead of something enjoyable
- Avoiding all the money traps that others fall into
- Having a little anxiety—what should I do with that much money?

**C) Ostrich**

**Most likely to:**
- Money is based in fear. A little fear of losing money is important. Wary Owls take it to the extreme. Fear and distrust can limit growth of wealth.
- Struttin’ Peacocks believe that money is a source of status. They enjoy spending money on themselves or on leisure activities.

**Least likely to:**
- Living a celebrity lifestyle
- Having piles of unopened bills, being charged with late fees
- Money is complicated and almost impossible to manage well

**Needs to work on:**
- Setting savings goals, managing debt
- In control
- Being undereducated when it comes to money

**D) Ostrich**

**Most likely to:**
- The more investments I have, the safer I feel
- When it comes to personal finance, I wish I was more prepared
- I have trust issues

**Least likely to:**
- In control
- Money is based in fear. A little fear of losing money is important. Wary Owls take it to the extreme. Fear and distrust can limit growth of wealth.
- Wary Owls are the result of: Money is complicated and almost impossible to manage well

**Needs to work on:**
- Seeing money as something enjoyable
- Spending money on themselves or on leisure activities
- Having trust issues