



About YOU

Click the box to place a checkmark beside the statement that you best identify with. When answering the four questions, simply think about which one sounds more like you. Even if the answer doesn't perfectly describe how you would respond, think about which way you would lean.

1. Where are you now with your emergency savings?

I feel

I am not sure if it's really that important to have one.	I	<input type="checkbox"/>
I feel like it will be okay because it'll work out somehow.	P	<input type="checkbox"/>
I feel it is a lost cause.	S	<input type="checkbox"/>

I think

I know what to do. I just haven't done it.	I	<input type="checkbox"/>
I don't believe an emergency is that likely for me.	P	<input type="checkbox"/>
I don't know where to start.	S	<input type="checkbox"/>

I believe

I need one, but I keep spending it.	I	<input type="checkbox"/>
I'll just borrow it from friends/family or use a credit card.	P	<input type="checkbox"/>
I can't do it right now.	S	<input type="checkbox"/>

2. Where do you wish you were with your emergency savings?

I want . . .

to feel sure that I have enough.	I	<input type="checkbox"/>
to feel more certain that it would really be ok if I had an emergency.	P	<input type="checkbox"/>
to feel it is possible for me to have an emergency savings.	S	<input type="checkbox"/>

I want . . .

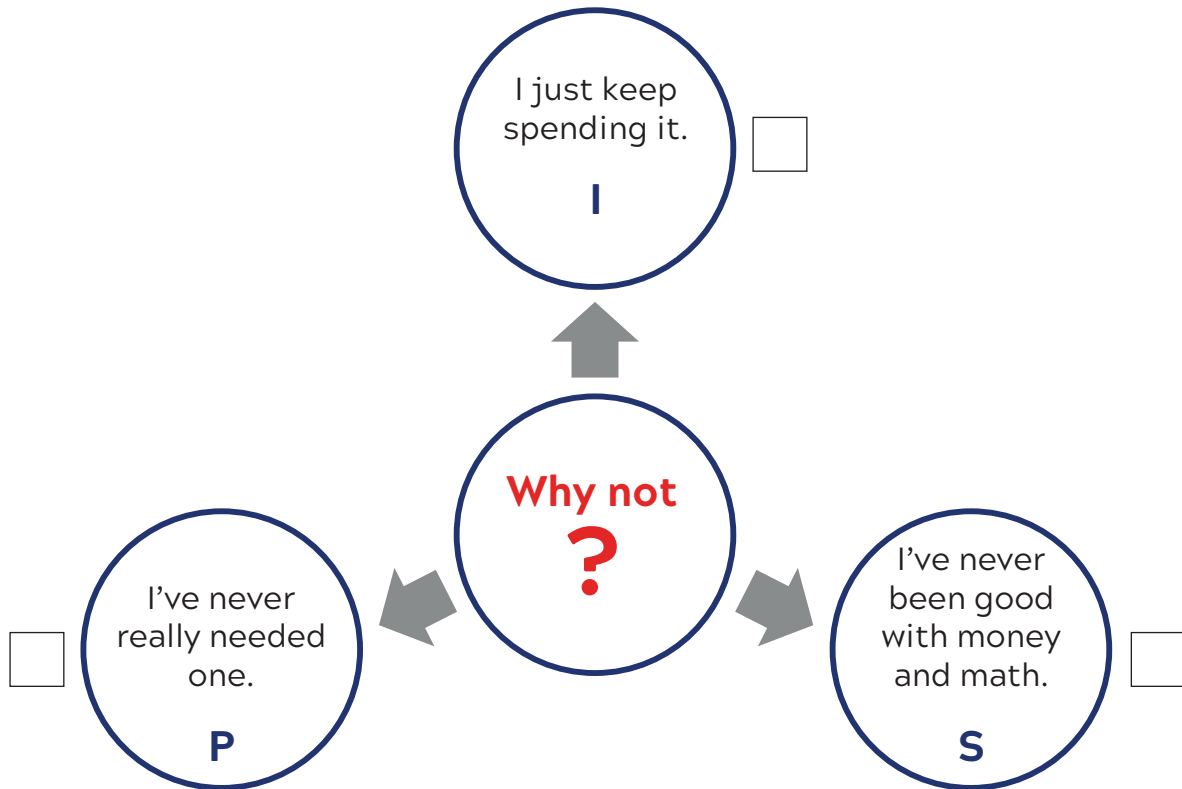
to know more facts to see if it really might be possible to have one.	I	<input type="checkbox"/>
to know what is considered an emergency.	P	<input type="checkbox"/>
to know how much is enough for me.	S	<input type="checkbox"/>

I want . . .

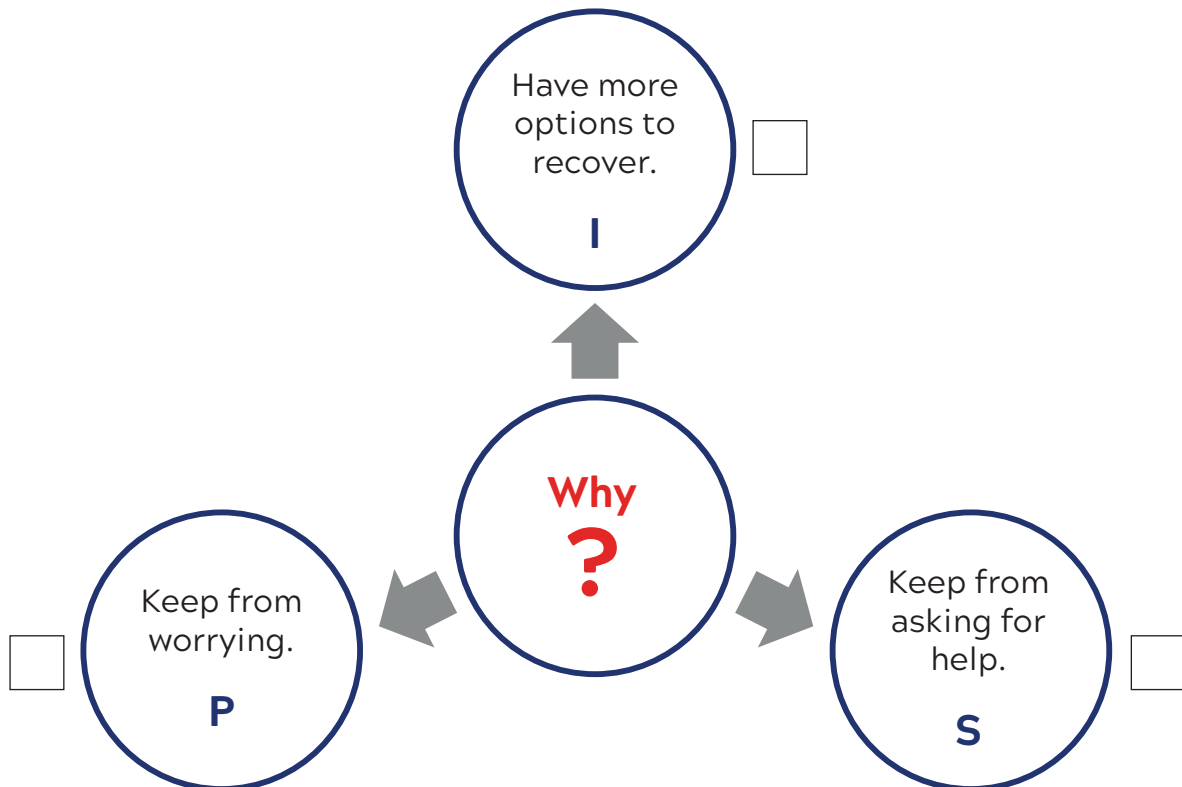
to manage my money so that I have an emergency savings.	I	<input type="checkbox"/>
to know if emergency savings is that important for me.	P	<input type="checkbox"/>
to know if the emergency savings fund should be the first thing I do.	S	<input type="checkbox"/>

Click the box to place a checkmark beside the statement that you best identify with.

3. What keeps you from getting where you want to be with your emergency savings?



4. What is your reason for saving and why is it important to you?



What is keeping you from being where you want to be?

1. Add all of the **I's** you checked and enter that number here
2. Add all of the **P's** you checked and enter that number here
3. Add all of the **S's** you checked and enter that number here

There are differences within each type. Your type indicates your tendency is the highest number of **I**, **P**, or **S**.

Obstacle Identity Types

I stands for



P stands for



S stands for



My Obstacle Type is

Empowerment Types



Empowerment Match

Obstacle

Empowerment

Indulger

Are you discounting the future? Do you just try to make it through today and tomorrow and survive until the weekend?

The story I'm telling myself is: The future can wait. The choices I make today probably affect my future, but I want what I want to feel happy right now.

Favorite saying: YOLO! (You only live once!)

Possible Solution: Take a break from spending, have a spending 'cleanser' or 'fast' so you can start fresh evaluating each new choice in front of you with intention. Does this new phone, new purse or golf clubs get you closer to what is important to you and where you want to go? Say no to what you want right now so you can say yes to what you truly want in your future. Use your power to fulfill immediate needs to plan and fulfill your long-term goals.

Pretender

Are you overly optimistic about the future? Do you find yourself downplaying possible negative events or emergencies?

The story I'm telling myself is: There is no need to borrow trouble and worry about something bad happening. Everything is fantastic and even if something happens- it will all work out the way it is supposed to.

Favorite saying: Don't worry, be happy.

Possible Solution: Emergencies happen every day to everyone. Sorry to throw some statistics out, but in a survey conducted by Bankrate last year- over 34% of households had to cover a major emergency for over \$1000. That doesn't even begin to account for the minor unexpected costs that many will experience. Positivity alone won't help you cover an emergency expense. However- pair your positive outlook with the security of a savings fund and nothing will be able to hold you back from your new reality.

Fulfillist

We all lose focus at times on what we really want and what's truly important to us. What matters is that we can get that back in an instant. You are focused on long-term goals rather than short-term wants. Your new empowerment identity is **The Fulfillist**. You are going to fulfill the goals and needs that align with your life plan and indulge in a future that is what you want.

Realist

Life happens and accidents and emergencies happen. Your positive inspirational outlook plus real preparation is powerful. Your new empowerment identity is **The Realist**. You are realistic about life's challenges and ultimately welcome them as learning opportunities embracing reality with optimism and gratitude.

Settler

Are you worried about the future but feel helpless to prepare? Do you find yourself feeling incapable and defeated so you give up and settle for a life that is less than what you want?

The story I'm telling myself is: I know I'm not prepared but I did this to myself. I know better but still I keep on spending. Should have saved that but I didn't and now it just feels like it is too late to start because just look, look at where I am. I'm just not disciplined enough. I'm just not good enough so it doesn't matter.

Favorite saying: It is what it is.

Possible Solution: Pick the easiest and fastest place to begin and get your easy win. Keep it simple. For example- first step: Rummage through all your drawers at home and get all your loose change. Put it in a jar. Take that jar of change to the bank to open your emergency account. Then celebrate! You did it and you are enough. Try not to overcomplexify the steps to getting to where you want to go. Each small step propels you forward!

Resolutist

Where you want to go is completely within your reach. As Francis of Assisi said, "Start by doing what's necessary; then do what's possible; and suddenly you are doing the impossible." Remember that- take that first step and the next and the next and celebrate every single one of those steps. Before you know it, you will be where you want to be. Your new empowerment identity type is **The Resolutist**. You are now resolute in the possibility of a new life, settling for more instead of settling for less.

Points of Empowerment

"Start by doing what's necessary; then do what's possible; and suddenly you are doing the impossible." - Francis of Assisi

BANKING

MORTGAGE

INSURANCE

INVESTMENTS

Member FDIC.  Equal Housing Lender. NMLS# 400025.

Not FDIC Insured. No Bank Guarantee. May Lose Value.