

Focus on Money Personalities

EXPERT
REVIEWED





Financial Decision-Making Styles

Personal and family financial decisions are influenced by attitudes, personality types, past experiences, and family dynamics. When you understand yourself and others, you can make financial decisions more effectively. You may also reduce conflict. As you change, so do your needs and abilities for flexible money practices. Awareness and self-analysis can bring clarity and balance to both your psyche and your financial portfolio. With clarity and balance come a sense of control and well-being.

Research shows that physical problems can occur as a result of emotional difficulties such as worry and stress. Research also shows that money is a major cause of stress for many people. If you understand how your personality, attitude, past experiences, and family dynamics influence your money handling, you may reduce this potential stress.

Break into small groups and complete Worksheet 5, *Emotional Uses of Money*. Your answers will begin to introduce you to your money personality.

Worksheet 6, *Personality Profiles*, will help you determine your money personality. After you have answered the 24 questions on the *Personality Profiles*, total your score (using the directions provided). Your score will determine whether your money personality is choleric, sanguine, melancholy, phlegmatic, or a combination. Then, read the descriptions for each type of personality at the end of the worksheet.

Once you realize your own financial decision-making style, you will begin to understand and respect other perspectives. Knowing the different styles will help you communicate more effectively.

Adapted from *For the Love of Money* by Janet Bechman, Purdue Extension, School of Consumer & Family Sciences, 1996.



Communicating about Money

Now that you know your money personality and better understand yourself and others, how do you use that knowledge to benefit yourselves and your families?

Feelings associated with money can be a common problem for families. Sometimes it is the lack of income for basic needs that causes the problem. More often, inadequate communication about money is the root of financial problems.

Conflict may arise when family members have different money personalities, values, and attitudes about spending and saving, or strive for unrealistic goals. When family members do not “talk things out,” even the best spending plan won’t work.

Communication Guidelines

Overcoming money problems takes honest and candid communication. It also takes time and effort. Be willing to arrange a specific time when all family members can talk about money. Meet on a regular basis instead of waiting until problems occur. Choose a location where you will not be interrupted.

Here are some suggestions for increasing good communication about money matters:

- Recognize that whoever earns the money does not also earn the right to dictate how it should be spent. Family members, including older children, need to make decisions about money as a team. Allow everyone to have input in financial decisions. Family members will be more satisfied if they help to make money decisions.
- Clearly identify the issue at hand. Do not drag into the discussion other points that do not address the problem. Is the problem one of spending too much money, spending it at the wrong time, or spending it on something you consider unnecessary or unimportant?
- Let each family member freely state his or her wants, needs, and personal feelings. Avoid judging or criticizing them. Encourage communication beginning with “I think” or “I feel.” Talk about the present. Avoid phrases such as “you always” and “you never.”
- Listen carefully to the other person. Respond to statements by others with some indication that you understand or ask questions until you do understand.

- Be willing to compromise and negotiate for a realistic settlement of differences. In many cases, family members must compromise. Making a contract or written agreement may help avoid misunderstandings.
- Regularly schedule time for communication.
- Limit discussion to 30-40 minutes.

Ask the following questions when talking about money with a spouse or another member of the family.

1. How do you feel about the way our family communicates about money?
2. Share your “ideal.” How would you like our situation to be?
3. Identify where you would like some help. Do you and your spouse agree about the need for help?
4. What are some sources of help available to us?
5. Are you able to talk with another family member about his/her financial mistakes (such as overspending, making a large purchase without consulting you)?
6. Are you able to talk about potential money problems before they happen?

Making financial decisions is a challenge for every family. These steps may help you make better decisions.

Step 1— Define the problem. Be specific. List only one problem at a time.

Step 2 — List ways the problem could be solved. Write down all possible solutions that come to mind. Do not judge their worth at this point.

Step 3 — Now evaluate each of the solutions listed in Step 2. Are they workable, practical, and agreeable to everyone involved? Can you combine several alternatives?

Step 4 — Select one solution. Outline the steps necessary to achieve this solution.

Step 5 — What might stand in the way of reaching your goal? How can you avoid these obstacles? What are you willing to sacrifice to solve this problem? Whose support do you need?

Values Affect Decisions

Begin communicating about money by identifying personal values. Values represent those qualities, situations, and material things an individual cherishes most. Values are a product of your past experiences, present situation, and expectations for the future. Some values and attitudes toward money can be traced to childhood. What were your parents’ attitudes toward money, use of credit, or “keeping up with the Joneses”? Was money a constant

point of conflict, or perhaps a subject that was never discussed openly?

Worksheet 7, *Communicating About Money*, is designed to give you more insight into your values and attitudes about money. It also will indicate some of what you know about your family's income and spending patterns. Make extra copies and ask other family members to fill out the worksheet. Do not let the other person(s) see your responses until the worksheets are completely filled out. Then compare.

Talk about points of agreement and disagreement. Can you see any differences in values and attitudes that may be causing conflict in your family? Can you pinpoint potential problems? Use the information to help with your discussion.

Living With Change

Change, confusion, and conflict are a normal part of everyone's life. Changing employment patterns and roles for men and women, plus uncertain economic times, have caused us to rethink how we earn and how we spend money. It is easy for family members to be guided by messages from the world around them. Often, that can result in not knowing what is really important to each individual or family.

Managing changing financial situations is challenging. Clarify values, analyze possible causes of money problems, and develop skills in communication to make money management a satisfying experience for your family.

Summary

Most families face money problems because of a lack of planning and communication. These problems generally fall under four categories: value conflicts, unrealistic goals, emotional uses of money, and lack of planning.

Value Conflicts

To save or spend, to buy life insurance or a new car, to pay for college tuition or stereo equipment — these choices reflect values and potential conflicts. No two persons have exactly the same values, but when there are sharp differences in values in a family, negotiation is vital. Dissimilar values between spouses may result in each establishing different goals and priorities — or none at all.

Unrealistic Goals

Insisting on unrealistic standards often results in frustration or worse, too much debt. Set priorities, resist outside pressures of advertising, friends, and others, and take satisfaction from “no cost” activities.

Emotional Uses of Money

To buy status, friendship, or love; to control or punish others by withholding money; and to overspend to get even are all emotional uses of money. When hidden meanings are attached to money and they go unrecognized, trouble brews. Strive to recognize and prevent emotional use of money.

Lack of Planning

Impulse buying with credit cards, daily trips to the store, inadequate health insurance, and low-yield investments all indicate a lack of financial planning. Set new goals and seek alternatives to enjoy successful financial management. In times of inflation and rapid change, relying on old habits can be costly.



Money Personality Action Box

- Determine your money personality and the money personality of those who help you make financial decisions.
- Become familiar with the personality characteristics and determine how those characteristics affect your financial decisions.
- Have all family members complete Worksheet 7 and discuss the results.

Worksheet 5: Emotional Uses of Money

Answer the following questions about how you use your money. Be honest.

True False

- | | | |
|---|---|--|
| T | F | 1. I buy things I don't need because they are on sale. |
| T | F | 2. I feel anxious and defensive when asked about my finances. |
| T | F | 3. I can never have enough money saved to feel secure. |
| T | F | 4. I buy things I don't need or want because they are "in." |
| T | F | 5. I overspend regularly on "extras." |
| T | F | 6. I often insist on paying more than my share at a restaurant or on a group gift. |
| T | F | 7. I spend more freely, even foolishly, on others, but seldom on myself. |
| T | F | 8. I feel "dumb" if I pay more for something than my neighbor did. |
| T | F | 9. I don't trust others in my family to spend money wisely. |
| T | F | 10. If I earn money, I think I should have the right to decide how it is spent. |
| T | F | 11. If someone in my family acts selfishly in spending our money on himself/herself, I feel I have the right to do the same. |

Scoring:

A "true" answer to questions 1-3 might mean that you feel insecure about money.

If you answered "true" to either 4 or 5, you may use money to gain status.

"True" answers to questions 6, 7, or 8 might mean that you use money to compensate for your low self-esteem.

Did you answer "true" to questions 9 or 10? You may use money to control others in the family.

A "true" answer to question 11 may indicate you use money for retaliation.

Adapted from *Family Communications About Money* by Cindy Darden and Mary Jane Shumard, Cooperative Extension Service, The University of Georgia College of Agriculture, September 1985.

Worksheet 6: Personality Profiles

Read each scenario, and then circle the statement that best describes how you would respond to the situation.

1. You're thinking about balancing your checkbook.

- a. You personally enter each check, keep track of the balance, and reconcile the statement every month.
- b. You seldom know your exact bank balance.
- c. You frequently have to call up the bank to find out your bank balance.
- d. You keep a large overdraft protection and don't worry about it.

2. You think you are overdue for a raise.

- a. You double your efforts, get to work earlier, and work better and faster.
- b. You think it over and decide to wait and see what happens at the next salary review.
- c. You tell your boss you want a raise.
- d. You complain to your friends about being unappreciated and start thinking about getting another job.

3. Your daughter wants a \$100 prom dress. You feel \$60 would be more appropriate, but she persists.

- a. To avoid an argument, you give in and let her charge it.
- b. You work out a plan so she can earn the money or pay you back for a part of the purchase price.
- c. You go shopping with her and take charge of the selection process. She ends up with a \$200 dress.
- d. You start feeling sentimental and nostalgic and she talks you into the \$100 dress.

4. Your 5-year-old car is not yet paid for, but it is beginning to have mechanical problems. You cannot afford a new car.

- a. You get a consolidation loan to lower your monthly payments for other bills and trade in the car on a model that projects a successful image.
- b. After comparison shopping, you buy the best you can afford.
- c. You can't decide, so you procrastinate until it breaks down.
- d. You decide you have to have a car and you close the deal in one afternoon.

5. You have just unexpectedly inherited \$50,000 from your aunt's estate. You have no children. How will you spend (or save) it?

- a. You buy clothes, furs, an automobile or something flamboyant that will amaze all your friends.
- b. You buy expensive gifts for yourself and plan a wonderful vacation cruise with your favorite friends.
- c. You deposit the money in the bank and are happy that you can loan it to friends who need it.
- d. You seek the advice of an accountant and lawyer and set up an investment portfolio, putting the rest into a living trust.

(Continued)

(Worksheet 6 continued)

6. You have just unexpectedly inherited \$50,000 from your aunt's estate. You have four children. How will you spend (or save) it?

- a. You set up trust funds for your children so they will not be able to get the money until they are 30 years old.
- b. You buy a bigger house and throw a party.
- c. You hire an investment counselor and start figuring out ways to corner the soybean market so you can make it really big.
- d. You have no idea, but you figure something will occur to you after you talk it over with your friends. What's the rush?

7. You have a 10-year-old daughter who shows signs of being highly gifted in auto mechanics.

- a. You don't see any reason why she should not pursue science and also excel in other areas, so you push her to develop her musical ability too.
- b. You start a college tuition savings plan, but make only occasional deposits.
- c. You think she's a great kid.
- d. You hire a private tutor, brag about her at every opportunity, and start selecting which college she will attend.

8. You just bought a house that is a fixer-upper, knowing that in a few years it will need a new roof.

- a. You figure out what a new roof will cost in five years, divide that by sixty and start setting aside money every month to cover the cost, so when the time comes you can pay cash and get a better deal.
- b. You may not even be in this house in five years, so why worry about it now?
- c. A house is an investment. You plan to make cosmetic improvements and sell the house in three years. Let the new owners worry about the roof.
- d. For the same monthly outlay you decide to put in a swimming pool, which is a lot more fun than a roof.

9. Where are your important family documents such as health and medical records, insurance policies, tax returns, deeds of trust, contracts for auto and furniture purchases, and instruction booklets for appliances?

- a. You're not exactly sure where they are right now, but you could probably find them.
- b. You don't keep files on everything; if you ever need a copy of those things in an emergency, you would call somebody.
- c. It's not your management style to deal with trivial details; you have delegated this to someone else.
- d. You know where they are, and have a system for keeping them up-to-date.

(Continued)

(Worksheet 6 continued)

10. You are returning home from a committee meeting and your car is broadsided when the other driver disregards a stop sign.

- a. You always know where your insurance policies are, what the coverage is, and when each policy expires.
- b. You don't have any insurance or it's lapsed.
- c. You know you have insurance, but you have misplaced the policies.
- d. You leave all such details up to your insurance broker.

11. You receive a notice from the IRS stating you have been selected for an audit.

- a. You know exactly what you paid in federal income tax last year.
- b. You didn't file your return or you usually file late.
- c. You filed a return, but you don't know where it is.
- d. You are in a dispute with the IRS.

12. In your opinion, it's better to give than to receive.

- a. You have a budget for gift-giving and keep within it.
- b. You love to buy gifts for people. You charge most gift purchases and don't keep track.
- c. You seldom buy gifts, but when you do, you don't go overboard.
- d. Because you have expensive tastes, people enjoy receiving gifts from you. You don't keep track of how much you spend annually, but it's probably too much.

13. Vacations are nice, when you have time for them.

- a. You haven't had a vacation in more than two years. When you do, it's to a first-class hotel, and you take work with you.
- b. Although having fun is not a high priority with you, if you do have a vacation, you plan it, save for it, and do not go over your budget.
- c. You usually don't take planned vacations; you just go places with your friends when someone else suggests it.
- d. You love vacations. You may go on short trips, but you don't know what you spend and don't have a specific amount budgeted. You sure have a lot of fun.

14. You have been passed over for a promotion.

- a. You don't say anything, but your withdrawn attitude lets everyone know you have been wronged. Inwardly, you feel there is something wrong with you.
- b. It's not pleasant, but it isn't worth getting upset about.
- c. You have a good cry, or storm about it to your friends for an evening, then gradually get over it and go on with your life.
- d. You are mortally offended, and you immediately lay plans to find another position with a competing company.

(Continued)

(Worksheet 6 continued)

15. Financial advisers say you should have a written plan for your financial goals covering the next five years.

- a. When your next deal “hits big” it’s going to make you rich. That, in a nutshell, is your whole plan: to strike it rich.
- b. You have written goals and follow them carefully.
- c. You have written goals, but don’t follow them.
- d. You haven’t really given it much thought.

16. You have just purchased a new car. When you get home and look over the contract again, you discover that you have been overcharged \$100.

- a. You decide to forget it.
- b. You decide to call the auto dealer to point out the mistake.
- c. You get depressed about your own stupidity and the innate dishonesty of people.
- d. You get furious and call up the salesman and yell at him. Later on you think of something really clever that you wish you had said.

17. Keeping records of tax deductions

- a. You have a system for keeping track of medical and other tax deductions, and you follow it to the letter.
- b. You have a system but don’t keep it up.
- c. You don’t have a system, but you think it’s a good idea to have one.
- d. You let your accountant, spouse, or tax adviser worry about that.

18. You and your spouse

- a. You make all the important money decisions and like it that way.
- b. It always seems that your spouse doesn’t care about money management, but you seem unable to change things, even though you nag.
- c. You let your spouse take care of the money. Why bother yourself?
- d. You get depressed about the future; there are so many things that could go wrong, and your spouse seems unaware of how important it is to plan meticulously.

19. Attitudes toward housing cost

- a. You never spend more than 35 percent of your income for housing costs.
- b. You may not be able to afford to live in your present house, but it’s important for the kids’ sake to grow up in a nice neighborhood. The house will probably appreciate.
- c. You don’t care about your surroundings that much, so where you live is not crucially important to you personally.
- d. It’s important to live in a fine neighborhood if you want to be a part of the right social circles and be a success. You will spend whatever that takes.

(Continued)

(Worksheet 6 continued)

20. Saving

- a. You save a specific amount from every pay period.
- b. You opened a savings account some time ago and made a few deposits, but it's inactive right now.
- c. You haven't thought about it seriously.
- d. You don't save right now. All your money is earmarked for a big deal or big purchase.

21. Which reflects your basic attitude about clothing?

- a. Looks and fashion first, quality second, cost third.
- b. I don't know what I want until I see it, and if I don't have the money, I charge it.
- c. A few high-quality clothes are a good investment.
- d. Clothes aren't that big a deal.

22. Of the following careers, which would you prefer if the salaries were all equal?

- a. Accountant, lab analyst, or editor.
- b. Sales manager, actor, or rock singer.
- c. Photographer, mechanic, or school counselor.
- d. Senator, inventor, or corporation president.

23. How would you describe the work area you presently control?

- a. A place for everything and everything in its place.
- b. Cluttered and disorganized, but comfortable.
- c. Photographs, plants, mementos reflecting me.
- d. Functional, impersonal, effective.

24. Which of the following is most true of you at work?

- a. You have trouble getting to work on time.
- b. You arrive early and stay late. You're a workhorse.
- c. You spend time chatting, socializing.
- d. Your work is your life.

Source: *The Money Make-Over, How to Get Control of Your Money and Your Life* by Rosemarie F. Patterson, February 1991.

(Continued)

(Worksheet 6 continued)

How to Find Your Score

Circle the answers you selected from each question.

	Choleric	Sanguine	Melancholy	Phlegmatic
1.	d	c	a	b
2.	c	d	a	b
3.	c	d	b	a
4.	a	d	b	c
5.	a	b	d	c
6.	c	b	a	d
7.	d	b	a	c
8.	c	d	a	b
9.	c	a	d	b
10.	d	c	a	b
11.	d	c	a	b
12.	d	b	a	c
13.	a	d	b	c
14.	d	c	a	b
15.	a	c	b	d
16.	b	d	c	a
17.	d	b	a	c
18.	a	b	d	c
19.	d	b	a	c
20.	d	b	a	c
21.	a	b	c	d
22.	d	b	a	c
23.	d	c	a	b
24.	d	c	b	a

Total _____

Total the number of answers you selected in each column. The column with the highest score indicates your predominant personality type or types. You may find you are a blend of two! Now read the following descriptions of the various personalities.

(Continued)

Money Personalities

Choleric

Choleric Claire

Claire is a powerhouse. She knows who's boss: She is! She is a born leader and doesn't want to waste a lot of valuable time explaining to people why they are wrong. Claire enjoys risk-taking, adventure and challenge. She is competitive, sharp, quick-witted, and articulate. Most of all she likes to be in charge. As long as she is not overly bossy, her leadership is welcomed. She is highly motivated, a self-starter and confident in her decisions. She likes to do all the talking. She thinks she is always right and sees no need to listen to anybody else's views on any topic.

Claire is continually living at the limit of income in order to finance the next vision. She can put large sums of money at risk very quickly in order to underwrite her latest pet ambition. Claire is a born entrepreneur who hates to work for others. Because of her unwillingness to accept input and her sometimes nearly manic sense of personal power, she may destroy her own dreams through unwise risk and debt.

Webster's Dictionary defines choleric as: having or showing a quick temper, easily angered.

Sanguine

Sanguine Susie

Susie has an outgoing, generous, and enthusiastic personality. She enjoys being the center of attention. She likes groups, loves to have an audience, and hates structure. She has the ability to explain complex material in a simple and understandable way. She is creative, innovative, and outgoing. She is a born saleswoman. She enjoys change but has trouble following rules if she considers them too rigid. She hates detail. She is a creature of impulse and does not like anything tedious, so her checkbook is never balanced. She doesn't like detailed record keeping. Complicated systems that require self-discipline over long periods are simply not for her.

Susie tends to be over-committed at every level. She has a willing heart to serve, but has a weak follow-through. She has a tendency to be disorganized and unreliable. She doesn't have a firm grip on the finite nature of her paycheck. She always thinks she can squeeze just one more tiny installment payment out of her salary. Because she acts on impulse and doesn't keep records, she has no idea how much she is spending.

Webster's Dictionary defines sanguine as: cheerful, confident, optimistic, hopeful.

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(Worksheet 6 continued)

Melancholy

Melancholy Mary

No one has a better eye for detail than Mary. She can review pages of figures, patiently calculate the results, and happily search for mistakes. She is a perfectionist in almost everything she does, and she has the ability to find the lump in everybody else's gravy. She is a stickler for detail. Her motto is "A place for everything and everything in its place." Mary can bring order into chaos. She is haunted by feelings of inadequacy, which can bring on depression. She strives for perfection in herself.

Mary is the kind of person who writes all the money management manuals and seminars. She always knows where she stands financially. She rarely gets into financial trouble because by nature she is frugal and conservative, although because of her eye for perfection she may overspend in order to possess the best. She is tenderhearted and sensitive and may unwisely cosign loans for others, or invest in business enterprises in which she has no expertise. If she has a financial failure, it may be because of excessive caution, rigidity, or resistance to change or problems with interpersonal relationships in the business scene. Mary has a tendency to procrastinate.

Webster's dictionary defines melancholy as: gloomy, sadness, depression.

Phlegmatic

Phlegmatic Phyllis

Phyllis is unflappable, good-natured, patient, self-controlled, dependable, responsible, hard-working, and conscientious. Phyllis is not driven by a huge ego. Once headed toward a goal, Phyllis is not likely to change course. It takes too much trouble. She hates change. She faithfully carries out her duties, working steadily and competently and without dazzle. She gets along well with others and is adept at easing tensions. She works under stress better than any of the other personalities. She doesn't fall apart when a crisis occurs.

Phyllis is not driven by ambition, impulse, greed, or judgment. If faced with confrontation or challenge, she may waffle or backtrack because she cannot handle anger. She does not willingly take risks. She is not comfortable bucking trends. She can sometimes be naïve and shortsighted. Her trusting nature may make her easy prey for unscrupulous promoters.

Webster's dictionary defines phlegmatic as: sluggish, dull, apathetic, calm, cool, unemotional.

Source: *The Money Make-Over, How to Get Control of Your Money and Your Life* by Rosemarie F. Patterson, February 1991.

Worksheet 7: Communicating About Money

Directions: Family members should answer these questions separately and then compare answers. The similarities and differences can begin a discussion of family attitudes and practices.

1. If you received \$5,000 tax-free, what would you do with it?

\$ _____ for _____ \$ _____ for _____

\$ _____ for _____ \$ _____ for _____

\$ _____ for _____ \$ _____ for _____

2. Rank the following activities, using 1 to indicate what you would enjoy doing most and 6 to indicate what you would enjoy doing least.

_____ an evening at home with
the family

_____ a night on the town

_____ a few extra hours on the job

_____ involvement in physical
activity

_____ spending time with friends

_____ some quiet time to myself

3. If you had to make a major cut in your current spending, what area would you cut first?

4. Do you agree (A) or disagree (D) with the following statements?

A D I'm too tight with money.

A D My spouse is too tight with money.

A D Equality in family decision making is important to me.

A D I feel good about the way financial decisions are made in my family.

A D Sometimes I buy things I don't need just because they're on sale.

A D I believe in enjoying today and letting tomorrow worry about itself.

5. I'd like to see us spend less money on

and spend more money on

6. What money problem is the most frequent cause of argument in our family?

7. What was the most sensible thing you've done with money in the past five years?

(Continued)



Resources

Unit 2: Focus on Money Personalities

1) Bechman, Janet

For the Love of Money, 1996 video, V-CFS-26
Purdue University Cooperative Extension Service
West Lafayette, IN 47907
888-EXT-INFO

2) *Communicating About Money*, 1991, NF91-7

Nebraska Cooperative Extension Service
Lincoln, NE 68583
<http://www.ianr.unl.edu/pubs/family/nf7.HTM>

3) *Don't Clash Over Cash*

Ohio State University Cooperative Extension Service
Family and Consumer Sciences
1787 Neil Avenue
Columbus, OH 43210
<http://ohioline.osu.edu/hyg-fact/5000/5208.html>

4) Dollar, Patrice

Family Communications About Money, 2001
University of Georgia Cooperative Extension Service
Athens, GA 30602
(706) 542-8999
<http://www.ces.uga.edu/pubcd/HACE-E17.htm>

5) *Getting to Know You, Your Co-Spender and Money*

Ohio State University Cooperative Extension Service

Family and Consumer Sciences

1787 Neil Avenue

Columbus, OH 43210

http://ohioline.osu.edu/hyg-fact/5000/ha_2.html

6) *Male/Female Communication Styles*

Ohio State University Cooperative Extension Service

Family and Consumer Sciences

1787 Neil Avenue

Columbus, OH 43210

<http://ohioline.osu.edu/hyg-fact/5000/5280.html>

7) Patterson, Rosemarie F

The Money Make-Over: How to Get Control of Your Money and Your Life, 1991

Thomas Nelson publisher



Materials available in the *Focus on Financial Management* series

Focus on Financial Management Workbook, CFS-727 (\$25)

This printed workbook contains eight chapters designed to help middle-income adults increase their financial management knowledge. It is designed either for self-directed study or for participants who enroll in a *Focus on Financial Management* program. The workbook contains 24 worksheets to help participants conduct self-assessments and compile appropriate records.

Focus on Financial Management Coordinator's Guide, CFS-726 (\$75)

This package contains the Coordinator's Guide and Workbook in print and on a CD so that a coordinator can present the eight 2½-hour sessions. The program coordinator is expected to organize and present the sessions and provide materials to the participants. The CD is available separately (CD-CFS-726) for \$50.

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or by postal mail to:

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West Lafayette, IN 47907-2094

The following individual chapters of the workbook are available free online.

- CFS-727-1-W, Unit 1: Focus on Getting Organized
www.extension.purdue.edu/extmedia/CFS/CFS-727-1-W.pdf
- CFS-727-2-W, Unit 2: Focus on Money Personalities
www.extension.purdue.edu/extmedia/CFS/CFS-727-2-W.pdf
- CFS-727-3-W, Unit 3: Focus on Your Net Worth
www.extension.purdue.edu/extmedia/CFS/CFS-727-3-W.pdf
- CFS-727-4-W, Unit 4: Focus on Risk Management
www.extension.purdue.edu/extmedia/CFS/CFS-727-4-W.pdf
- CFS-727-5-W, Unit 5: Focus on Savings and Investments
www.extension.purdue.edu/extmedia/CFS/CFS-727-5-W.pdf
- CFS-727-6-W, Unit 6: Focus on Credit Cards
www.extension.purdue.edu/extmedia/CFS/CFS-727-6-W.pdf
- CFS-727-7-W, Unit 7: Focus on Life's Challenges
www.extension.purdue.edu/extmedia/CFS/CFS-727-7-W.pdf
- CFS-727-8-W, Unit 8: Focus on Retirement
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