



What is Your Financial Personality?

Save. Save. Save.
Invest. Invest. Invest.
These seem to be the words that linger in everyone's minds, but how do we actually save or invest? They seem like such simple tasks but almost like pulling teeth when it truly comes down to acting on it. No two humans are alike, which means ways of saving and investing for may look, feel, and act different. This article was created to be fun, but educational, so let's look at what may be your potential "money personality".



Analytical Investor:

Are you one who's patient and likes to examine your possibilities prior to a decision no matter how great an opportunity may be? Yet once you are sure of your choice you are loyal to the idea, but you must still feel safe and in control. Sometimes being too loyal may cause you to

lose sight of things and become caught up in the investment opportunity. As an analytical investor, you may tend to rank closer to conservative because too much change and not enough safety can ruin your routine and not match your goals and/or feelings. It is good to be an analytical investor because all your opportunities are

evaluated and thought out prior to investing and may provide long stable results that you feel good about. Yet, this investing personality may miss great opportunities that need immediate decisions. If an immediate decision is made, the “day-after” regret can settle and promote second guessing and uncertainty even if it is the best opportunity out there.

Aggressive Investor:

Are you one who invest based on great opportunities because of instinct and surrounding news or popularity? You normally know what you want and if not, if the opportunity is limited you may jump on it. You are more concerned about getting in than safety because there is a better understanding of risk and expectations. Once an investment is made, the aggressive investor may seek instant gratification to prove that their decision was the correct one. It is good to be an aggressive investor because you can make a

quick decision and not miss any profitable opportunities. You also realize the importance of what you seek for an investment. Some areas where it can cause some stumbles are “too quick to act”. Because an opportunity may sound too good for pass up at the moment, it can cost you in the end. With emotion based investing, there can be instant gratification, but lacks long-term sustainability. So know and understand how long the investment is and what your exit strategy will be. Money can be made with aggressive investing; look at the dot-com days and past real estate boom. Quick decisions can help create a return you were looking for, but know what you are going after and always consult with a Wealth Manager to make sure the investment matches your needs.

Instinctive Investor:

Are you one who loves mental challenges and likes to be involved in your investment decisions? You

enjoy being a part of the decision process so when your Wealth Manager recommends a position or opportunity, you want to know more about it before you make a decision. Additionally you may be overly loyal to your investment, hence, it can be hard to let go when the time is necessary because the position may be turning around or that you gained enough profit from it. Being an instinctive investor helps weed out the bad investments, but you can still be emotionally attached to your investments. Because of these actions, an instinctive investor may choose to be a little bit more old fashioned and conservative when it comes to investing. Change is not very easy to deal with, but when it is necessary, you may need some guidance and reassurance. However, being an instinctive investor will help build a strong foundation for the future as you are willing to learn to invest outside of the conservative realm if you feel that you have

the proper foundation and cushion to do so.

Care-Free Investor:

No, this does not mean you do not care at all. If you maintain harmony and balance not only in life but in your investments, you will be classified as a care-free investor. You believe that having a little of everything is the way to go in life. This means that there isn't much aggressive investing or very conservative positions, you prefer to have a balance and have a little bit of every opportunity. A care-free investor also invests for a specific reason and purpose, such as one looking for socially responsible positions because you have a passion for it or you believe that investing in this way will help change a way a company is operated. When such an

opportunity may arise, your conclusion to invest or not will hinge heavily on both feeling and analysis. You will never jump immediately, but you enjoy weighing the pros and cons and making sure you feel like it is the right move. Being a care-free investor provides a balance and your actions are very methodical and calculated. Once you start a routine, you like to stick to it.



These are just 4 types of money personalities. It may apply to the way you spend or invest, we at Macian Wealth Management believe that it is very important to understand how you treat your money. Once this is discovered, it is easy to budget, plan, and invest for your future, but it cannot be done until you fully understand how you react to your money. We hope that this was a little fun and different. The summer is coming to an end, and many of you may have little ones going back to school. We wish you all the best and do not be a stranger! Feel free anytime to drop us a message! We look forward to writing again in the Fall.

Macian Wealth Management
555 California St., Suite 300
San Francisco, CA 94104
Phone: 415-568-2305

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