

Personality ID and Finances

Below is a list of the different personality profiles, along with stewardship implications regarding:

- Underlying concerns
- Financial Management
- Budget and financial issues
- Purchasing tendencies

Please remember that these are general statements. Each individual is uniquely made. Use the information here to provide possible insight and as a springboard as you ask questions, not to make preconceived judgments.

Administrator

Underlying Concerns: Strong de-motivators can be the fear of failing to reach personal goals or being unable to make consistent headway on personal and professional goals.

Financial Management: People with this profile like to be in control of the finances, but need concentrated time to keep up to date. An Administrator may work better as overseer with another person to do the entries.

Budget and Financial Issues: Administrators tend to use money as a resource to patiently accomplish their goals, but they do not always stick to their financial plan if it appears the goal may be in jeopardy.

Purchasing Tendencies: Persons with this style know what they want, but may have difficulty telling a salesperson "No". They may also wait to the last minute to shop.

Analyzer

Underlying Concerns: A strong de-motivator for an Analyzer can be fear of failing to meet their own high standards, or that they will not have a lasting or significant impact through their carefully planned efforts.

Financial Management: Persons with this style typically excel at budgeting and keeping records, and enjoy making sure that it is done accurately and that the project is completed. They may even volunteer for these tasks to make sure they are done right.

Budget and Financial Issues: Analyzers tend to use money according to pre-established expectations, and comply with budgetary limits as they search out the best values. They typically are very adept at using their talents to produce sound financial planning and management.

Purchasing Tendencies: Persons with this style of behavior are meticulous shoppers; decisions are delayed until the "best" product is found. They may minimize shopping trips to avoid social contacts. In their zeal for buying the best, they may overpay for quality.

Balancers

Underlying Concerns: A strong de-motivator can be the fear of failing to reach personal goals by constantly making personal adjustments in the spirit of cooperation.

Financial Management: People similar to this profile like to be in control of the finances. They are capable of both the focus required and the maintenance of established routines that are helpful to good record keeping, but need concentrated time to keep up to date.

Budget and Financial Issues: Balancers tend to use money as a resource to patiently accomplish their goals, but they do not always stick to their financial plan if it appears the goal may be in jeopardy. Balancers also may agree to unwise financial transactions without appropriate questioning in order to avoid conflict.

Purchasing Tendencies: Balancers are loyal to the same brands of products and services. They know what they want, and have no difficulty telling a salesperson "No" if the product is not satisfactory. Balancers may also wait to the last minute to shop.

Cautious Thinkers

Underlying Concerns: Strong de-motivators for Cautious Thinkers can be the fear of making mistakes, being unprepared for change, becoming disorganized, or dealing with pushy or abrupt people.

Financial Management: Cautious Thinkers are capable of the focus necessary for maintaining established routines that are conducive to good financial management, and they also excel in being accountable to budgets and keeping accurate records.

Budget and Financial Issues: Value and budget compliance are very important for Cautious Thinkers, but they have great difficulty making decisions that might impact others negatively or that may be based on less than perfect situations.

Purchasing Tendencies: Persons with scores in this range are very loyal to the same brands, services, and stores, and will likely repeat purchases with which they have been satisfied. With the exception of a few favorite stores and salespersons, they make most purchases online where they also satisfy their need to carefully compare prices.

Deep Thinker

Underlying Concerns: A strong de-motivator for Deep Thinkers can be the fear of being asked to produce, perform or formulate solutions without having adequate time to prepare or think through options. Another fear is to appear incompetent if a mistake is made.

Financial Management: People with scores in this range typically excel in budgeting and keeping financial records. They set very high standards and strive to be accurate and account for all expenditures.

Budget and Financial Issues: Persons with scores in this range are probably very responsible in paying their bills, very timely in balancing their checkbook or checking online banking or both. They are also very precise in calculating a tip, and very controlled in spending.

Purchasing Tendencies: Deep Thinkers are meticulous shoppers. They may delay making decisions about purchasing to ensure that the very best product is chosen, even if the best is also the most expensive.

Detailist

Underlying Concerns: Strong de-motivators for Detailists can be the fear of having to respond on the spot, and being held responsible for work without the time or the ability to ensure quality, accuracy and thoroughness.

Financial Management: People with scores in this range are very willing to keep the records and are quite good at budgeting and accurately recording and tracking expenses.

Budget and Financial Issues: Persons with this style are probably conservative and cautious with their resources. They tend to think of its impact on others as they make a financial decision. They take financial counsel only from sources they consider to be sound but will check out the figures personally.

Purchasing Tendencies: Persons with this style are typically meticulous shoppers, but may procrastinate purchasing to find the “best” buy. This may put them under pressure to buy at the last minute from a persuasive salesperson.

Director

Underlying Concerns: Strong de-motivators for Directors can be fearing the loss of control and influence, having no input, and facing the loss of respect or reputation.

Financial Management: Persons with this style prefer to delegate the task of maintaining the budget and paying the bills, but want to know what is being done. They may ignore the account balance in order to make a purchase that makes a statement.

Budget and Financial Issues: Directors tend not to be conservative or cautious in using their resources. Making things happen quickly is often their priority. They may overspend in order to meet a challenge or receive attention for their achievements.

Purchasing Tendencies: Directors are prone to purchasing big ticket items without consideration or planning. They prefer an audience when shopping and enjoy the attention and prestige that expensive purchases may bring.

Driver

Underlying Concerns: Strong de-motivators for Drivers can be fearing the loss of control, being stripped of authority, being confined, or being taken advantage of.

Financial Management: Persons with this profile typically delegate the day-to-day tracking of expenses. They agree with the logic and organization of accounting and budgeting, but are distracted by repeated detail work.

Budget and Financial Issues: Persons with this style tend to make impulsive financial decisions based on immediacy, without anticipating the consequences of their actions. They are less concerned with making the right decision, because they believe they can rectify the consequences.

Purchasing Tendencies: Drivers are goal-oriented shoppers, buying what they came for with little deliberation or input from salespersons. They are likely to purchase big-ticket items and may use a loan or a credit card to make the purchase.

Encourager

Underlying Concerns: Strong de-motivators for persons similar to this profile can be fearing rejection or hostility from friends or associates, betraying the trust of a friend, or saying or doing something that hurts others.

Financial Management: Managing finances may not be the Encourager's strongest ability, but a person with this profile will often agree to take this responsibility in order to help out. They find that they must establish a consistent routine in order to provide the organization required for these tasks.

Budget and Financial Issues: Persons with this style tend to be openhanded with their resources and may neglect their existing responsibilities because of someone else's immediate or pressing need. They are typically not comfortable with detail work, calculations or monitoring expenses, but will comply with a budget plan if given repetitive tasks to be done.

Financial Management: Encouragers enjoy shopping as much for the opportunity for socializing as for purchasing popular items that others will approve of. They are susceptible to salespersons' encouragement to buy, since they have difficulty saying "No" and because they usually wait until the last minute to shop.

Harmonizer

Underlying Concerns: Strong de-motivators for Harmonizers include having to take action or say something that may hurt others, or being cut off from opportunities to help people at their points of need.

Financial Management: People in this profile typically are always willing to help and do what is asked of them, but they are not naturally well-organized and sometimes struggle with details, organization and focus.

Budget and Financial Issues: People similar to this profile tend to be open-handed and try to solve the problems of others with their resources. Every need is important to them, so they may have difficulty prioritizing their budget expenses and staying within financial restraints. They are not always well-organized or good with detail, but they willingly participate in account management plans set up by others.

Purchasing Tendencies: Harmonizers find it difficult to tell a salesperson "No", especially because they want to leave a positive impression. They are frequently under pressure to buy because they wait until the last minute to shop for needed items.

Motivator

Underlying Concerns: Strong de-motivators for people fitting this profile are having no voice in determining goals, being closed off from others, failing to achieve, losing respect, or being embarrassed.

Financial Management: Detailed activities like keeping accounting books and following budgets are especially stressful to Motivators and are best delegated or assigned to another team member. However, since Motivators enjoy controlling the finances, they should always remain closely connected to this process and maintain decision-making input.

Budget and Financial Issues: Although they tend to reluctantly agree to budget planning, Motivators feel especially successful when they have control of the finances and when others recognize and appreciate their accomplishments.

Networker

Underlying Concerns: Strong de-motivators for Networkers are the fear of being rejected, overlooked, embarrassed, ignored, or having unresolved conflict.

Financial Management: Networkers typically struggle with details, organization and focus. Keeping track of business budgets, deadlines, meetings and appointments is a constant challenge. Frequent over-extension of limits **on business accounts indicates the need for assistance to keep expenses under control.**

Budget and Financial Issues: Money management is probably not a natural strength for people in this profile. They are usually not receptive to budget restraints or strategic financial planning. They must learn to respect and rely on others who have strengths in this area.

Purchasing Tendencies: People with this style view shopping as a social event and an opportunity to meet and interact as well as shop. They tend to choose name-brand products to gain attention and favor, and leave a favorable impression. They are prone to impulsive spending and are vulnerable to new products, services and fads.

Performer

Underlying Concerns: Strong de-motivators for Performers are the fear of presenting inaccurate information to a group, being unprepared for a presentation and having insufficient access to people.

Financial Management: People in this profile have the ability to organize and manage finances, but they require much personal recognition and appreciation to maintain interest and motivation for long-term responsibility in this area.

Budget and Financial Issues: **Persons whose scores fit this profile tend to be good with detail and understand the need for managing money, but they require much positive reinforcement and appreciation to maintain a budget.**

Purchasing Tendencies: Persons with this style have a flair for purchasing attention-getting articles and every purchase is calculated and planned for its impact on others.

Researcher

Underlying Concerns: A strong de-motivator for Researchers is the fear of being teamed with people considered incompetent or untrained.

Financial Management: People in this profile may volunteer to take care of the finances to ensure that things are done, and done accurately. They really enjoy the responsibility of handling the money.

Budget and Financial Issues: Persons with scores in this range may tend to have a complex, ambitious financial plan and expect the support of associates to carry it out.

Purchasing Tendencies: Researchers are typically de-energized by social contact. As a result, they will likely minimize shopping trips and make most purchases online where they can also satisfy their need to carefully compare prices.

Strategic Thinker

Underlying Concerns: Strong de-motivators for Strategic Thinkers are the fear of losing control, not meeting goals, or seeing the solution to a problem without having the authority to implement it.

Financial Management: Strategic Thinkers prefer to handle the larger issues of finances, as they are rarely able to find someone who can maintain their high standards of excellence and accuracy. Strategic Thinkers frequently take back the detailed financial duties rather than delegating to someone else.

Budget and Financial Issues: People with the Strategic Thinker style tend to enjoy budget or investment planning as long as they can be in charge of carrying out the plan.

Purchasing Tendencies: Strategic Thinkers know exactly what they want and will go to great lengths to find and purchase the desired object.

Stylish Innovator

Underlying Concerns: Strong de-motivators for Stylish Innovators may be the fear of being perceived as irrelevant, being restrained from opportunities to engage groups of people, or having their great ideas rejected.

Financial Management: Stylish Innovators tend to place great emphasis on keeping accurate records and making elaborate plans, but can abandon detailed strategies when convinced of a grander opportunity.

Budget and Financial Issues: Although persons with this profile are usually precise, they can also be impulsive in matters of money or investment, especially when convinced of a great opportunity. Major financial decisions must be a team decision, preferably with expert financial advisors.

Purchasing Tendencies: People with this range of scores typically put a great deal of energy into locating and purchasing the "perfect" item for their perceived need. They place a premium on style and quality and may overpay to obtain the right product.

Supporter

Underlying Concerns: The greatest concerns of Supporters involve the possibility of hurting others, being disloyal, or facing sudden surprises and/or constant changes in routines and responsibilities.

Financial Management: People in this profile are capable of both the focus required and the maintenance of established routines conducive to good record keeping.

Budget and Financial Issues: People with scores in this range tend to be very conservative in handling money, but they may also agree to unwise financial transactions without appropriate questioning or in order to avoid conflict.

Purchasing Tendencies: People with this style are very loyal to the same brands of products and services. They may be vulnerable to high-energy sales promotions and gimmicks.