
INSIGHTIAM ASSESSMENT REPORT

Money Personality

Sample Candidate

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About this assessment

Identifying your money personality and understanding its possible pitfalls can help you build a healthier relationship with money. It may help you manage impulse spending, budget around an irregular income, prepare for emergencies, balance personal and family responsibilities, avoid unsafe financial schemes, make informed saving or investment decisions, and gradually build financial security for the future.

We often stress the importance of financial literacy, such as gaining a strong understanding of how money works and having the resources to make informed decisions. But when it comes to establishing financial health, one thing most people fail to consider is their money personality type — or their approach and emotional responses to money. We each have our own beliefs and emotions about money, and they are mostly shaped by our individual life experiences (e.g., passed down from our parents or influenced by our current situations).

SAMPLE

The seven money personalities



Compulsive Saver

Feels safest when saving and may find spending difficult, even when it is necessary or affordable.



Compulsive Spender

Uses spending to create enjoyment, comfort or emotional relief, sometimes without considering the longer-term effect.



Compulsive Moneymaker

Is strongly driven to earn more and may connect money with achievement, security or personal success.



Indifferent-to-Money

Places little importance on money and may give financial planning less attention than it requires.



Saver-Splurger

Saves carefully for a time, then spends freely as a reward before returning to saving again.



Gambler

Is attracted to financial risk, excitement and the possibility of achieving a large return.



Worrier

Frequently feels anxious about money and may focus on what could go wrong, regardless of their financial position.



Your money personality profile

All seven archetypes, strongest first. Everyone carries a mix — the shape of the profile matters more than any single score.



Bars are drawn relative to your highest score. Scores are percentages of the maximum possible for each archetype.

YOUR DOMINANT ARCHETYPE



Saver–Splurger

Score 79.7

This is a hybrid type. On a daily basis, they practice strict discipline - eating simple meals, taking public transit, and saving methodically. However, they occasionally release that accumulated capital in big bursts on high-visibility markers like lavish weddings, high-end electronics, luxuries or grand community donations. This feels logical because daily frugality protects against lower incomes, while occasional high-visibility spending builds social capital, signals upward mobility, or offers emotional relief.

Characteristics

- Shares combination of traits between Savers and Spenders
- Is smart with money for a period/amount of time, but may then give-in to spending impulses out of nowhere.

Signs this might be you

- You share common traits between Savers and Spenders.
- You start out saving a lot of money, but then give into spending impulses out of nowhere.
- When you do use your savings, you might spend on things you don't need or will rarely use.

Pitfalls

It can be emotionally exhausting when the pendulum swings from compulsive saving to compulsive splurging. Saver-Spenders often end up stressed and disappointed in themselves for working so hard to save money, only to lose it so quickly. By draining their savings, their net worth repeatedly resets to baseline and they also miss out on compound growth. After spending or giving, they expose themselves to crises or even attract more requests for big donations. Living under extreme daily deprivation creates severe psychological tension. The eventual splurge is often a reaction to prolonged restriction rather than a calculated choice. Following a major splurge, the individual experiences deep remorse or financial anxiety. This leads them to double down on even harsher daily austerity to rebuild their reserves, setting up the next inevitable binge.

Money advice

The goal isn't to kill the urge to spend, it should be to channel the splurge so it never resets your net worth to zero. The root hazard of the saver-splurger profile is using a single pool of money for both long-term security and periodic splurges. You must create barriers between them. You could also implement a rule for every splurge there is an equivalent amount for a locked, high yield generating investment. Because the urge to spend periodically is deeply ingrained, shift what you splurge on. Try to move away from items that instantly lose value and toward assets that carry social prestige or satisfaction while retaining capital.

SAMPLE

Worriers are hoarders. They are typically risk-averse. Regardless of how much money they have, worriers often fear losing it or not having enough. For them, money equals security, and they worry about having enough funds for everything. There are two kinds of worriers. The Working-class worrier anxiety often comes off as extreme daily austerity. They may keep money at home or in easily accessible form like mobile money. They may have a deep distrust or fear of banks and other financial institutions, fearing bank failures or unexpected fees. The Middle-class worrier usually earns a stable, comfortable income that could support a better quality of life and possibly long-term investments, but they often live as if they are on the verge of poverty. They often accumulate cash in zero- low yielding bank accounts, refusing to take out mortgages for example or buying appreciating property. Worriers experience intense agony over basic household expenses like repairs.

Money advice

The goal isn't to force you into volatile investments. The goal for a worrier is to reframe inflation as the real threat to your financial security and to use ultra-safe, low friction investments/savings so you can protect your purchasing power without lying awake at night. One way to manage the fear is to separate your money into distinct, purpose-driven accounts so that you no longer feel guilty or terrified every time you buy basic necessities. Another safety is to stick to assets that the principal is protected like short-term treasury bills (backed by the government), money market funds and infrastructure bonds if available.

Before you act on this

Please read this page.

This assessment is a reflective tool. It is designed to help you notice your habits, instincts and attitudes towards money, and to start a conversation with yourself about them. It is not financial advice, and it is not a diagnosis. Your results describe tendencies, not fixed traits — they can and do change as your circumstances and priorities change. Before making any financial decision, consult a qualified financial professional who knows your full situation.

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