ISO WEALTH

WEALTH PERSONA WORKSHEET

Time

A. I work when I want and play when I want.

B. I put in my 40-60 hours a week and then spend the rest of my time relaxing and enjoying life.

C. I'll pull an all nighter If needed. I see my use of time today as an investment in my future.

D. I block my time off in chunks and do my best to stick to that allocation.

Spending

A. I don't believe in budgets. I spend how I want, when I want and figure everything else out later

B. I keep a budget and stick to it most of the time

C. I'll make large purchases to motivate myself to go out and earn more money

D. I live well below my means by design

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Investing

A. I never have enough money left over after living expenses to invest

B. I have a 401k or IRA and I contribute as much to it as a I can each year

C. I like to make big short term moves so I can earn big rewards

D. I invest first and the figure out what I have left over to live off of

Debt

A. I have more debt that I could pay off today (negative assets)

B. I use credit cards and carry debt from my personal everyday expenses

C. I use debt to help build wealth (leverage)

D. My only debt is from the purchase of Capital Assets (like real estate or equipment for my business)

"One Thing"

A. I trade my time for income (hourly non-skilled).

B. Someone else directs my efforts (salary non-owner).

C. I have multiple skills I use to drive my income. I will go where the money is.

D. I have a core skill that I have stuck with for years and continue to find new ways to drive income from that skill.

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Risk

A. I don't take risks with money because I have none.

B. I keep it simple and put my extra money into a savings account or mutual funds (maybe an ETF if I'm feeling frisky).

C. I embrace risk and take big risks all the time. My motto is 'no risk = no reward'

D. I avoid unnecessary risk and live by a slow and steady long term growth plan

Friends

A. I have a social group that I like to hang out with. We gossip, complain about work, our kids, or our significant other.

B. I have a small group of family and friends that I spend time with. Always small talk; weather, sports, our last vacation.

C. Most of my friends are industry friends. When we get together, we party and talk about how we'll make money.

D. I have a small tight group. We never talk about money. You'll catch us having dinners talking politics and religion without wanting to kill each other.

Fame

A. Follows influencers online and dreams about being one (or at least living the life of one).

B. Doesn't seek fame but does have social media profiles and tries to stay connected.

C. Is actively working to become an influencer. Works on improving followers and engagement.

D. Not on social media. Sees no value in it.

Vision

A. Lives paycheck to paycheck just to pay their bills.

B. Has a monthly budget that dictates their life. Not a lot of room for a big vision strategy.

C. Pushes hard to get all they can.. NOW.

D. Moves slow and steady knowing that they are building something big.

Legacy

A. Lives day to day so there is no concept of legacy.

B. Is saving for retirement.

C. Wants to 'leave a mark' on this world. Wants to be remembered.

D. Is building for 2-3 generations form now.

Which Are You?

- Tally up your scores for each A, B, C, and D

- Remember there is on wrong answer

- This exercise is to help you understand your potential wealth building capabilities

- Which one do you have the most of?

Wealth Building Personas

A. **The Spender:** You're living your life and there is nothing wrong with that. You'll likely never accumulate wealth and you're typically ignorant to that fact.

B. **The Non-Seeker:** You're not looking to become wealthy. That is something 'other people' do. You could with a few small changes to your vision change course if you move early enough in life.

C. **The Hunter:** You're aggressively seeking wealth NOW. You have a lower probability that a Gardner but if you do hit it, you'll hit it big.

D. **The Gardner:** You're using a time proven model. It takes discipline and sacrifice. You have a high probability of hitting your number, but it'll be later in life than a Hunter (who makes it).