

Financial Decision Making Styles

WORKSHEET



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STEP ONE

Check the box next to any phrases you strongly agree with.

Take Action

- Financial rewards go to those who are willing to seize the day
- I value the courage to act
- You can't let the fear of failure keep you from taking action
- Don't overthink financial decisions
- You have to constantly keep your eye out for financial opportunities

Think It Through

- I'm good at planning ahead and spotting potential problems
- I keep reliving past financial mistakes and wishing I had done something differently
- It's good to check with multiple people and sources before making a big decision
- If I say I need more time to think about it, I mean I need more time to think about it
- I'm more likely to take action if I fully understand something

In Control

- I don't want other people making decisions about my money that I don't know about
- I value being in control because it reduces the risk of unexpected surprises
- You have to work hard to earn my trust
- I'm not really a control freak, but can I show you the right way to do that?
- No one is going to work harder than I do when it comes to planning for my financial future

Freedom Seeker

- You can't stress about money, the markets and things you can't control
- I value quality time more than money – you can get more money but you can't get more time
- I've got so many other things on my plate, I'd love to delegate the responsibility of staying on top of this to someone else
- I can follow a financial plan, I just don't want to have to set it up
- I know I could be more involved in the financial decision making, but that's why we hire experts

Opportunity Seeker

- Money represents status, respect and freedom
- You have to get comfortable with uncertainty in order to truly grow your money
- I value being optimistic
- I'm constantly looking for ways to maximize growth to make sure I reach my goals
- It's my job to make sure we have enough money to live the life we want to live



Security Seeker

- I don't want to have to worry about running out of money
- I find myself focusing on past mistakes
- I value guarantees that protect us from problems down the road and provide peace of mind
- I don't want to be a burden to my family
- I'm worried a major health event could drain our savings

Spender

- Focusing too much on money can keep you from focusing on other important aspects of life
- I value the beautiful things and experiences money can buy
- It's important to be financially generous with the people and causes you care about
- I prefer a "spending" plan rather than a "budgeting" plan
- Why work so hard for money if you don't take time to enjoy it?

Saver

- You have to be extremely disciplined in your saving efforts
- I value being frugal and living within my means
- I feel great meeting savings goals
- I enjoy hearing the sound of coins clinking in the piggy bank / jar
- It bothers me to spend money on something that isn't needed

Enjoy Now

- It's important to do the things you enjoy now while you still can
- I value spontaneity and taking care of myself today
- I don't have a strong sense of what the future looks like
- I don't want to look back with regrets and say, "If only I had...."
- Yesterday is history. Tomorrow is a mystery. Today is a gift. That's why it's called the present.

Enjoy Future

- I find myself putting off spending money now because I'm afraid I'm going to need it in the future
- I value planning and taking care of the future
- I'm OK with making sacrifices today
- I'm optimistic the future will be better than the past
- Do something today your future self will thank you for

STEP TWO

Total the number of checked phrases from each category and write it in the corresponding boxes below.

Take Action

Think It Through

In Control

Freedom Seeker

Opportunity Seeker

Security Seeker

Spender

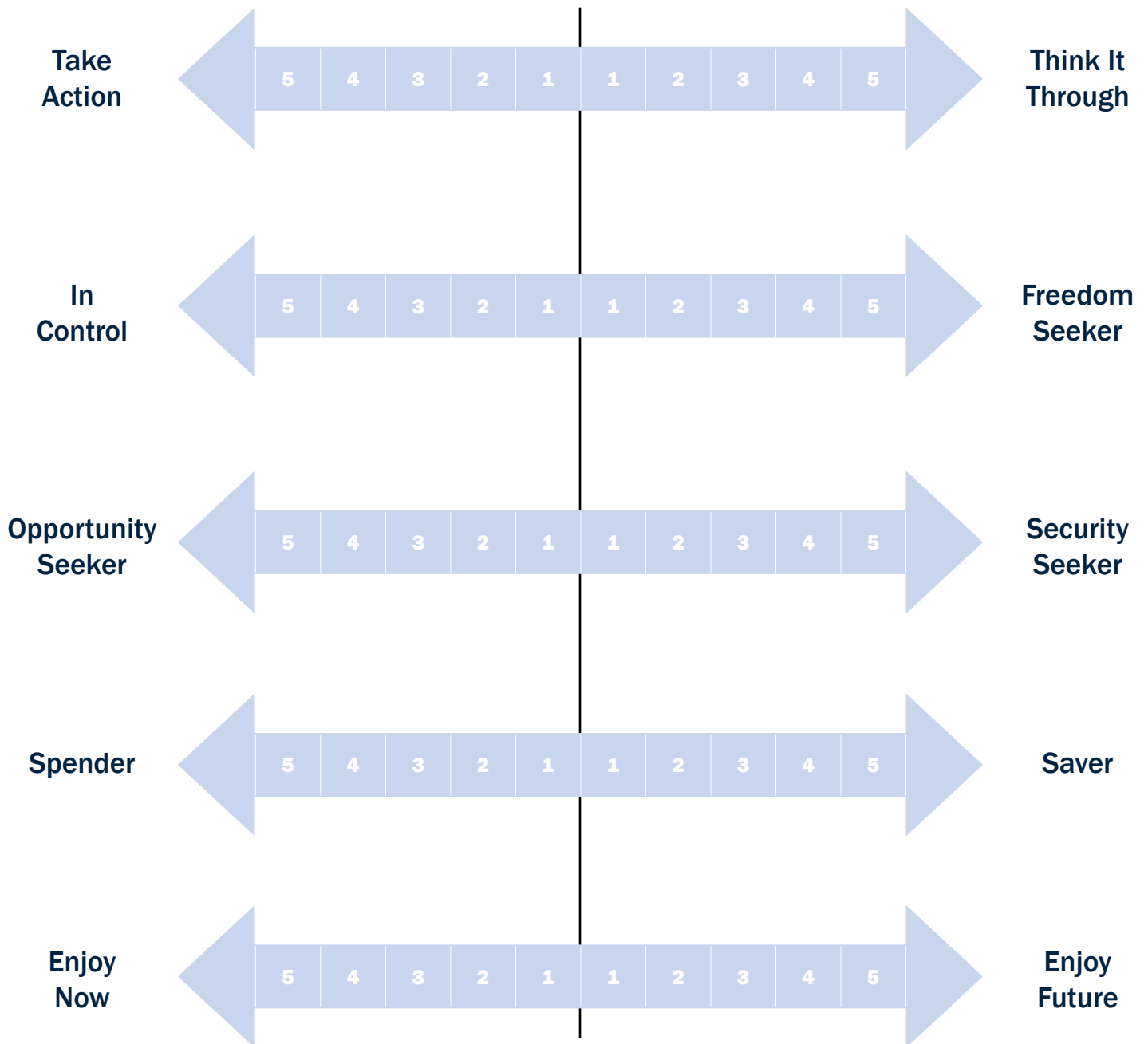
Saver

Enjoy Now

Enjoy Future

STEP THREE

Read through the description of each style and mark where you think you fall on each arrow based on the description and the scores from answering the questions in Step Two.



Source: Buchanan Marketing Money Personality Test and Selling Financial Services to Women by Holly Buchanan.

WHAT IT MEANS

Take Action	vs.	Think It Through
Measures: How much information and time you need in order to make a decision.		
Just do it and deal with the consequences later. You can't overthink things. The financial world is constantly changing so you have to jump on limited time opportunities. Financial mistakes are learning opportunities. Ask forgiveness, not permission. Trust your gut. Just do it.		Consider all the consequences fully then do or don't do it. Explore and compare all of your options. It's important to do your homework and fully understand what you're agreeing to. Check with multiple sources. Financial mistakes are too painful. Constantly be learning.
Strengths <ul style="list-style-type: none"> Doesn't overthink things Willing to move quickly to get in on a time-sensitive opportunity 		Strengths <ul style="list-style-type: none"> Thinks through all the pros and cons Has a careful and thoughtful decision making process
Challenges <ul style="list-style-type: none"> May not think through all the downsides 		Challenges <ul style="list-style-type: none"> Can be so afraid of making a mistake they do nothing

In Control	vs.	Freedom Seeker
Measures: Degree to which you need to have control over the decision making.		
If you want to do it right, do it yourself. Bad things happen if you aren't on top of everything. Being a perfectionist has its advantages. It's not wise to let people make financial decisions without your knowledge. It's important you monitor your finances closely.		There's more to life than money. You can't spend all your time obsessing about money. You don't have time to stay on top of changes so delegate to someone with more expertise. Financial reports are best left unopened since so much of this is out of your control anyway.
Strengths <ul style="list-style-type: none"> Carefully monitors money Likes to make educated decision 		Strengths <ul style="list-style-type: none"> Doesn't stress out over money Focuses on appreciating what they have now
Challenges <ul style="list-style-type: none"> Slow to trust others and others' expertise Uncomfortable delegating 		Challenges <ul style="list-style-type: none"> May avoid financial planning and decision making

Opportunity Seeker	vs.	Security Seeker
Measures: Degree to which you are reward motivated or consequence motivated.		
No risk, no reward. To maximize growth you have to take strategic risks. You have to be on the lookout for new opportunities. One of the biggest mistakes you can make is to be too conservative with your money. Set goals and measure progress to make sure you're on track.		Better safe than sorry. You need to plan ahead so you can prevent problems and prepare for the "what ifs." It's better to give up a short-term gain for a long-term guarantee. It's not about winning big, it's about not running out of money.
Strengths <ul style="list-style-type: none"> Focuses on maximizing gains Open to new ideas and opportunities 		Strengths <ul style="list-style-type: none"> Good at planning ahead and preventing problems Protects against losses with safer, more guaranteed outcomes
Challenges <ul style="list-style-type: none"> Can be less risk aware and may have downside exposure 		Challenges <ul style="list-style-type: none"> May be so risk averse opportunities for growth are missed out on



Spender	vs.	Saver
Measures: Desire to keep your money safe vs. enjoying what money buys.		
<p>You can't take it with you. What are you working so hard for if you can't enjoy it? It's important to be generous with the people and causes you care about. It's worth it spend a little more money to get what you really want. You can always find sales and coupons to make your spending smart.</p>		<p>A penny saved is a penny earned. It's important to live within your means so you always have a financial cushion. Keep your money in a safe place. Spending decisions need to be thought through. Finding ways to reduce unnecessary expenses frees up more money to save.</p>
<p>Strengths</p> <ul style="list-style-type: none"> • Creates a wonderful home and quality lifestyle • Good at finding coupons and sales • Generous with others 		<p>Strengths</p> <ul style="list-style-type: none"> • Good at budgeting • Lives within their means • Looks for ways to reduce unnecessary expenses
<p>Challenges</p> <ul style="list-style-type: none"> • Has a hard time saying "no" to a good opportunity or family member 		<p>Challenges</p> <ul style="list-style-type: none"> • May be so focused on saving, money isn't spent even when it's a smart decision to spend

Enjoy Now	vs.	Enjoy Future
Measures: Your belief that it's more important to enjoy today or it's more important to make sacrifices today in order to have a better tomorrow.		
<p>You can't put everything off until someday. It would be more painful to die with a lot of money, unmet dreams, and a life unlived than to run out of money towards the end.</p>		<p>Tomorrow won't take care of itself. It's important to make sacrifices today in order to ensure a better future.</p>
<p>Strengths</p> <ul style="list-style-type: none"> • Good at living in and enjoying the present moment. 		<p>Strengths</p> <ul style="list-style-type: none"> • Good at planning ahead for their future selves • Optimistic the future will be better than today
<p>Challenges</p> <ul style="list-style-type: none"> • May not think through long-term effects of decisions 		<p>Challenges</p> <ul style="list-style-type: none"> • May focus so much on the future they deprive themselves of opportunities for joy today



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