

## Juggling the Jingle in Your Genes

By Freddi Dogterom

“She says she’s thrifty. He says she is cheap! Do you ever get tired of financial discussions that go nowhere? In other words, “Juggling the Jingle?”

Similar conversations go on in every household across the nation. People tend to have divergent money management styles, and these differences tend to be especially pronounced in relationships with couples. But why is money so problematic? Money is money, isn’t it? Let’s take a look.

Each person has his or her unique personality. Over time we adapt behavioral styles that may be less acceptable to others, and money management is an area of potential conflict that occurs not only in families, but also in businesses and organizations. How can we change this and learn to *juggle the jingle*, in other words employ the power of our personalities to pad our pockets and expand our purses?

Our basic personalities influence every aspect of our life, including how we view money and financial matters. By considering the ways that different personalities manage money we can learn to manage our own affairs more effectively. Let’s look at the main money personality types:

### ***Money is a Toy***

*“Show me the money, honey!” “If I have cheques I must still have money.”*

This is the group who truly believe that money will buy happiness and for them it does. Like a toy it’s something to be played with. Here we find the power shoppers, those who like to buy stuff, any stuff, and often rather frivolous stuff. My mother-in-law once bought me an electric potato peeler, the ultimate kitchen gadget. I loved it! Not once did I question the idea of being given something that is plugged into an electrical socket and then operated under running water. Hey, wait a minute ...

### ***Money is a Treasure***

*“I have never met a penny that did not want to be saved.”*

People who live by these adages are natural planners and savers. They love piggy banks and enjoy seeing the balances of their bank accounts grow.

When I first met my husband he often wore a particular pair of royal blue sneakers. Made of fabric and suede, they were functional but definitely not attractive. When they finally wore out no one was more thrilled than me, but much to my horror he pulled an identical pair out of the closet. The last time he needed new sneakers he'd found a sports store that was going out of business, and at only five bucks a pair he decided to buy the remaining three pairs. The problem was that second pair was a size too small and the third, a size too big. It took him an additional four years to wear out the remaining two pairs, all the while thrilled with the "deal" that he got.

### ***Money is a Tool***

*"I believe in the Golden Rule. Whoever has the gold, rules!"*

One of my favorite activities is to visit with my young grandsons. They're in the process of teaching me all about life. One day Rylan, aged six, explained to me the importance of money. *"Mommy and I are saving our money to go to Disneyland. Money gives you power. When you have enough you win!"* Where did he get this idea? Neither of his parents believes this about money.

For *Tool* people there is no power greater than the power of money. They love money but do not hoard it. For them there is no emotional component to money management. It truly is a tool, something to be used very strategically. *Tool* people are not afraid to spend money and will often buy quality items with prestigious labels.

### ***Money is a Token***

*"Money is merely something that you exchange in order to receive either pleasure or leisure."*

Managing money is just so incredibly difficult. It takes a lot of energy and causes so many disagreements, and besides – what does it really matter? This is the belief system of *Token* people. Money has no value other than what it can be exchanged for. Although *Token* people realize that having a budget is a good thing, it's something that is stressful and exhausting to set it up and very difficult for them to maintain.

They like to purchase comfort items. A good friend collects nice comfy cushions. When asked how many she really needs, she replies, "One can never have enough cozy, snuggly, pillows."

### ***Keeping the Jingle in Your Genes***

Our genetic codes have a profound impact on how we respond to the world around us, including the ways that we handle money. All over North America people are struggling to get a handle on their finances. Whether attempting to get out of debt, become better savers or attempting to build solid investment portfolios, personality plays a role in our failures as well as our successes. We need to learn to *Juggle the Jingle in our Genes!*

#### ***Bio:***



Freddi Dogterom is The Personality Trainer! She is a dynamic, award winning Professional Speaker, talented workshop leader and "entertraining" presenter. Some of her most popular Personality workshops are: "*Like Sandpaper on a Sunburn*" – personalities in personal relationships, "*Personel-ity Power*" – personalities in the workplace and "*Juggling the Jingle in Your Genes*" - personality and money management.

Audiences have dubbed her "The Tundra Lady". Her popular Keynotes often showcase the amazing stories of her adventures while working in the high Arctic. Can you imagine driving a huge truck full of high explosive up the ice road on the Mackenzie River? This story is showcased in her popular presentation "*Tire Tracks in the Tundra*".

Freddi's Professional Credentials include being a Certified Career Development Professional (CCDP) and Certified Personality Trainer (CPT) and holding a Certificate in Adult and Continuing Education.