

Discipleship 103
Stewardship & financial freedom

**Lesson Fifteen: Influence of Personality Type on
Financial Decisions**

Introduction

According to your personality type, you will have a distinct way of gathering information (finding things out), making decisions, and orienting your life. To determine the kind of financial decision-making preferences you have (which influence your money style) complete the following evaluation.

What Are Your Preferences?

Do you prefer to find things out by sensing or intuition? Determine which list best describes the way you **gather information**; then circle either sensing or intuition.

Sensing

facts
details
present
enjoyment
realistic
actual
specific
literal
practical

Intuition

possibilities
overview
future
anticipation
conceptual
theoretical
general
figurative
innovative

Do you prefer to decide by thinking or feeling? Determine which list best describes the way you **make decisions**; then circle either thinking or feeling.

Thinking

analytically
objectively
critically
as an onlooker
on principles

Feeling

sympathetically
subjectively
appreciatively
as a participant
on principals

clarity	harmony
non-personal	personal
justice	mercy
firm-minded	fair-hearted

Do you prefer to organize your life by judging or perceiving? Determine which list best describes the way you **orient your life**; then circle either judging or perceiving.

<i>Judging</i>	<i>Perceiving</i>
resolved	pending
control	adapt
closure	openness
planned	tentative
scheduled	spontaneous
decisive	impulsive
time-driven	event-driven
opinions	options
fixed	flexible

Based on my response, my preferences are:

Sensor or Intuitive _____

Thinker or Feeler _____

Judger or Perceiver _____

1. Discuss the results of the evaluation above, as it relates to financial decision making.
2. Secret number six (6) to reducing financial worry is: Good stewards consider relationships in their decision making. Good stewardship is not merely a matter of more education or carrying out the spending and investment plans. It is usually a matter of how to solve problems within the context of relationships. Briefly discuss your thoughts about this declaration.
3. Jan and Jack obviously have different approaches on how to manage their money. Let's examine their stories.

Jan's Story: "He's only interested in saving. The most important thing to him financially is to stay out of debt. So we pay extra on the mortgage and double up on the car payments. Credit

cards and other loans are out of the question. ‘Poor stewardship,’ he says. We haven’t had a nice family vacation or even a weekend getaway for the two of us since we had the children. It would be nice to replace some of our worn-out furniture or buy a new dress or two. I don’t see why we have to wait all the time. It’s so hard going without things.”

Jack’s Story: “I know we save a lot of our small income, but I’m concerned about the future. All she wants to do is spend, spend, spend. That would be great if we had more money, but we live

on one income now that she’s home with the children. I’d feel too much pressure if we had extra bills. I’m trying to be a good steward and it doesn’t seem to make much sense spending money on interest when it can be growing in investments. Besides, what’s wrong with having a plan to eventually pay cash for new furniture? Why have more loans? If she could just wait until the car is paid off, we can then save enough to pay cash for the furniture. It’s just so hard to live with all these bills.”

Is Jan right?

Or is Jack?

Can you relay a similar experience to the class?

4. Based on the personal preferences noted earlier, people can be categorized into four temperament groups that affect your “money style,” the way you make financial decisions. Let’s briefly consider each group.
 - Sensing-Judging (SJ) – The Traditionalist

 - Sensing-Perceiving (SP) – The Activist

 - Intuitive-Feeling (NF) – The Idealist

- Intuitive-Thinking (NT) – The Visionary

5. Based on the discussion of temperaments, what money style are you?

Can you see how conflicts and misunderstandings can arise between two styles?

6. Our temperaments represent part of being in the “image of God.” We can see this in the writing styles of the four authors of the Gospels.

- Matthew, the traditionalist
- Mark, the activist
- Luke, the idealist
- John, the visionary

7. Wrap Up

- Discuss whether this lesson will impact your financial decision making going forward, especially in the context of your relationships.
- Opposites do attract, so it’s likely you are in a relationship with someone who has a different money style (temperament) than yours. Flexibility, sensitivity, and an appreciation for your partner’s preferences are the keys to cooperatively making financial decisions and solving problems.

- Closing Comments From Class Members