



10thousandgirl

a ripple effect

Your Personal Financial Zodiac Guide

You can find out what sign you are in the Financial Zodiac based on the excuses you give yourself as to why you might not be quite on track yet with your personal finance plan.

All you need to do is scroll down, read the bold headings, see which excuse sounds most like you then self-appoint yourself with your Financial Zodiac Sign. Facing your excuse head on is the first step to overcoming it, and you'll be making leaps and bounds towards your financial freedom in no time.



ARIES

"I'm too busy, there are too many other things to do."

Financial Aries, you love focussing on the outcome, rather than the process. But for some reason, when it comes to your finances, you do the reverse. You think of the process, and then you put it to the bottom of your in-tray – hidden under all the other things you love doing that you've decided are more exciting.

When it comes to your finances, you need to focus on the outcome and how your investment plan will help you achieve your goals and dreams. Being too busy having fun in the short-term at the expense of your long-term success and security will suddenly seem so ridiculous that your excuse will evaporate.



TAURUS

"There are too many choices, too many wonderful things to choose from."

Financial Taurus, one thing you should always remember is that a "Bull Market" is a time when share prices are rising and rising. At least your excuse implies that you've started looking at your investment options and really started thinking about them.

But, Financial Taurus, your problem is that you've looked into too many options and that's made it difficult for you to focus. What you need to do is pick a target and – charge. Just make a decision. Make sure you do your research on your target first – you don't want to find nothing but a red flag waving when you get there.



GEMINI

"Yawn, yawn. Boring."

Financial Geminis your tastes are fickle and unpredictable and you find it difficult to commit to things for too long. This is why finance bores you, you don't like putting your money where your mouth is, because chances are you will change your mind the next day. But your naturally inquisitive nature means finance is perfect for you because it offers a whole new exciting field of adventure.

Once you start looking into the detail of finance, and understand how far it can take you once you set up a good strategy, you will enjoy the constant twists and turns that your investments takes.



CANCER

"I don't trust myself – what if I make a mistake?"

Financial Cancerians can sometimes feel a little timid and shy when it comes to investing. The whole thing just seems a bit overwhelming - you don't understand, and you don't really trust it either.

You have a few different sides to your investing personality - both incorporate a strong intellect, but your financial journey might be improved if you learn to pull back on your sensitive over-cautious side and let your light-hearted, sparkling self shine through. A bit more confidence and a sound investment strategy will then bring you what Financial Cancerians most desire: security.



LEO

"What if I make a mistake and make a fool of myself?"

Financial Leos are full of ideas and know a bit about investments options. It's just that sometimes only a little bit of information can get you into trouble. You like a bit of risk in your life, and you understand the risk and return profile. The bigger the better for Leos – but as much as you are enticed by the win, your delicate Leo ego is terrified of losing on the downside.

There is a simple solution to this. Focus on portfolio theory, spread your risk. Once you've set up a sound investment strategy, and are building up a solid long-term investment, you can get back to being your naturally extravagant self.



financial zodiac



VIRGO

"It's all too hard, too much boring fine print."

Financial Virgos love things being in order. Once your financial life is up and running you would never lose a share-trading certificate or misplace a receipt that might be needed at tax time. But when it comes to finance, there can be just so much detail. If you take the fine tooth comb approach to researching every single investment option, you might get bored or overwhelmed and never be able to get anywhere. The fine print is important, but don't get pedantic.

Spend some time thinking about the big picture so you don't get lost in the detail. Trust your intuition to decide which investments fit best into your big picture plan, and then apply your thorough approach to those options.



LIBRA

"I just can't make a decision."

Of all the members of the zodiac, you'd think Financial Librans would have it sorted. Your symbol is "the scales". You can perfectly weigh and balance every cent and dollar. You would expect this to work in your favour with finance, but instead it can make you get stuck somewhere in the middle.

Balancing options is a real skill in investing. Financial Librans just need to be a little bit braver and bolder. But that doesn't mean you need to do it all at once: instead of choosing between two investment types, you could simply put smaller amounts into two different options, this way you'll be making the most of portfolio theory.



SCORPIO

"I've been stung before, and I don't know if I want to go through that again."

Financial Scorpions, you have an inherent fear of getting stung. You are naturally bold and energetic and it is likely you would have thrown yourself into finance once before, and maybe you did it so spontaneously (and unprepared) that things didn't go exactly as planned.

You have a long memory but you shouldn't let being stung by your investments turn you off finance forever. Learn from your mistakes and do it better the next time around.



SAGITTARIUS

"It's all too serious, it's such a big decision, what if I lose everything?"

Financial Sagittarians don't mind a gamble – you love a bit of adventure. As the zodiac's archer, you like directness and honesty, and once you pick your target, you're good at reaching it. But sometimes your gambling nature makes you worry that the stakes are too high.

If you are frozen with financial indecision because you're dwelling on the everlasting consequences of your investment decisions, then all you need to do is take a step back, reduce the amount you are thinking of investing and let yourself warm up a little. Once you get that ball rolling, you will enjoy the adventure of the ride into your financial future.



CAPRICORN

"I haven't saved enough yet."

Financial Capricorns are slow and steady. You are good at setting your financial goals, but sometimes you can get overwhelmed by how difficult it might be to achieve them. Sometimes you just need a little bit of encouragement to just dip your toe in the water, and have a slightly more optimistic attitude.

You don't need to have saved a lot to get involved in investments. You can start with a small or low investment, or maybe put some of your money into a term deposit so at least you'll be on the path. Once you take that first brave step your reflective attitude will heed you well.



AQUARIUS

"I'll get to it. Tomorrow. Tomorrow..."

Financial Aquarians float around finance. You know that finance is important, you have your dream lifestyle goals very clearly pictured in your mind, and you are looking forward to the rewards that the investments will bring. But you'll never enjoy the fruits that tomorrow could bring unless you bring yourself back into making decisions today.

Maybe you need to rule out a day (make it today) to dedicate entirely to your financial planning and decision-making. Once you learn to manage your investments profitably it will give you the one thing that's most important to those in your zodiac: freedom.



PISCES

"Out of sight, out of mind."

Financial Pisceans, you can sometimes be a fish out of water when it comes to finance. As the dreamy member of the zodiac, you can easily put things out of your mind if they don't suit you, or where you are in your life right now. Your philosophy can too easily be: out of sight, out of mind. But when it comes to finance, that will lead you down the track to: out of pocket.

It's a simple case of putting investments into your sight and mind and applying some focus and planning to bring money in your pocket. Once you align each of your daydreams with a financial goal, there's no stopping you.

The Financial Zodiac is an edited extract from the personal finance book *Flirting with Finance*. You will receive a copy of this book when you sign up to the 10thousandgirl Life Planning Workshop or the Personal Finance Program (www.10thousandgirl.com).

