










Financial wellbeing personas

Which one sounds like you?

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We asked **2,000 UK residents** a series of questions relating to their financial wellbeing allowing us to develop a list of combinations based on both mindset and money.

Here you'll find more information on these combinations and how to help make the move to being an **'All-rounder'**. For a full breakdown, please visit our [Financial wellbeing index](#).

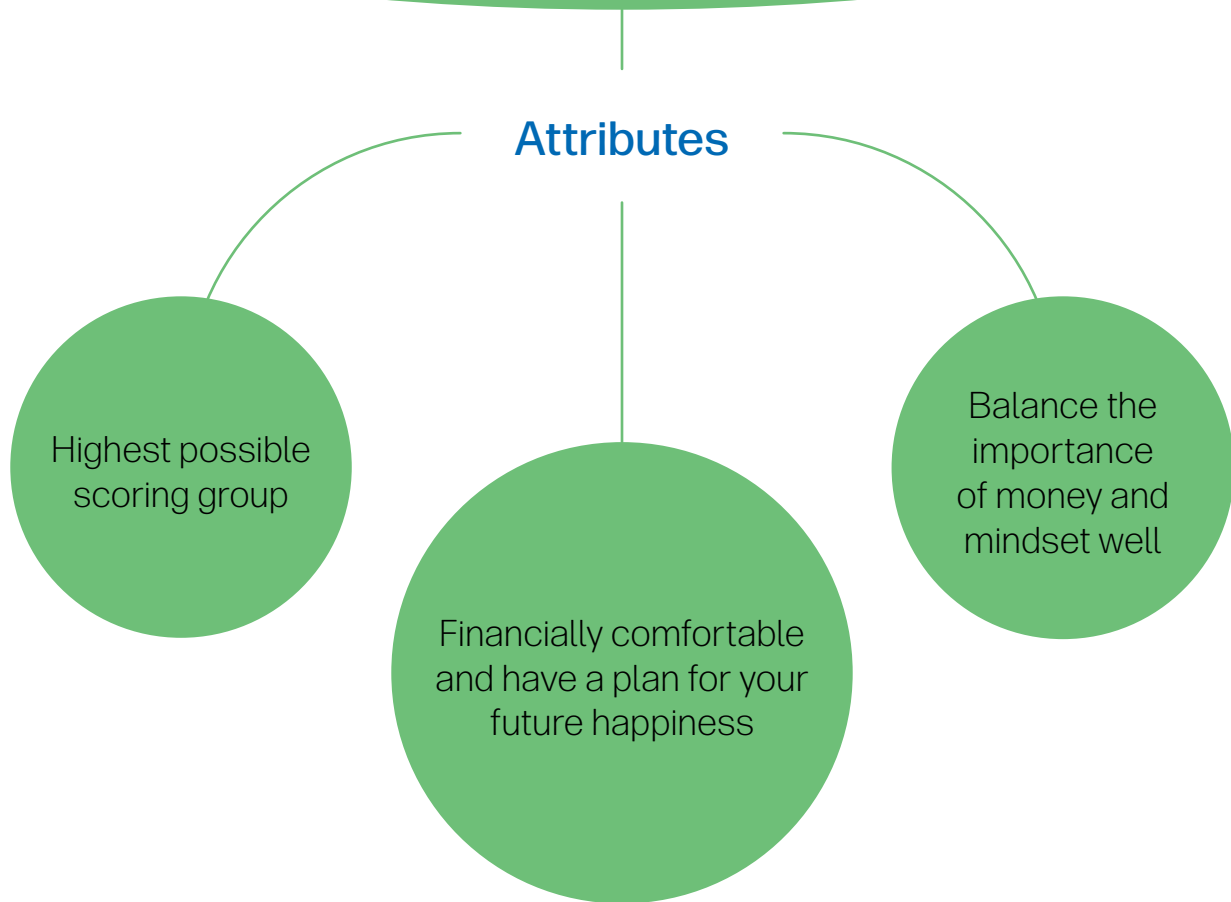
Financial wellbeing is how people feel about the control they have over their financial future – and their relationship with money. It's about focusing on the things that make their life enjoyable and meaningful – both now and in retirement.



 **18%**

All-rounder

* Figures rounded up or down to the nearest whole number



If you've scored as an **all-rounder** you may find joy and purpose in life now - whilst planning for the future. You're aware of the importance of money and mindset - and are ready for what the future holds. By knowing what you want from life you can start to see 'the future' or 'retirement' as something concrete and plan for it.



15%

The economist

* Figures rounded up or down to the nearest whole number

Attributes

Relatively well off

Have enough to comfortably cover all bills and are likely to be saving adequately

Perhaps don't have concrete goals or a written plan

As an **economist** you might have given some thought to your future but may benefit from more specific planning. Considering what gives you joy and purpose both now and further down the line and writing life goals down really can help you achieve them. Financial wellbeing is about balancing your needs for money security, relaxation, and fun today, with what they'll be tomorrow. But remember not to lose sight of common investment goals.

What next?



Try using our [financial planning template](#)



Read our article on [How to plan for retirement - a step by step guide](#)



Find out more about [getting financial advice](#)



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The strategist

* Figures rounded up or down to the nearest whole number

Attributes

Tend to earn well and probably have rainy day funds to rely on

Might not have as robust a picture of your future self as you could

Life goals are likely to be largely centred around security

Whilst being a **strategist** may mean you score better than some of your peers when it comes to 'mindset blocks'. You may benefit from a clearer picture of your future self. It's great to think about what gives you financial security, but by identifying and keeping in mind what makes you happy, you'll be on the path to achieving better long-term financial wellbeing.

What next?



Build a [picture of your best life](#)



Read our article on [How to review your budget](#)



Ask yourself, what would my future self be grateful I did this week or this year?



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4%

The striver

* Figures rounded up or down to the nearest whole number

Attributes

Typically low incomes and savings

Clear financial outlook

Probably have a plan to improve your limited finance

As a **striver**, it may help to focus on improving your 'money blocks'. Thinking about how to beat obstacles to saving, setting realistic savings targets and increasing your regular saving amount each year can all help in easing money worries. However, it's good to keep in mind what makes you happy in the long term, rather than just striving for 'more', as this can also help your financial wellbeing.

What next?



When buying something, try thinking about why you want it and think about its true value.



Read our tips on building a strong safety net in our [Financial wellbeing index](#)



Read our article on [future proofing your family finances](#)

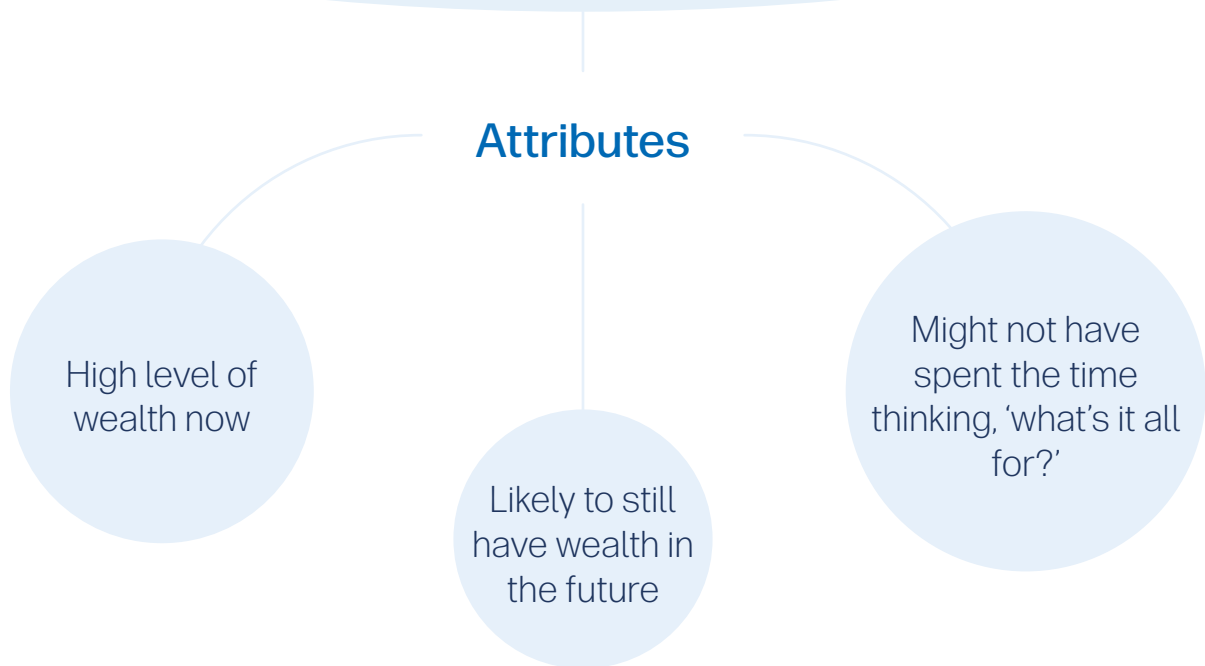


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The wealth accumulator

* Figures rounded up or down to the nearest whole number



By finding yourself in the **wealth accumulator** category, you may be doing well in terms of money but lack focus on what brings you joy and purpose. Balance is key for mindset as well as money. So, make sure you take some time to think about what makes you happy both now and in the future. The more clearly you can picture your future life, the more likely you are to achieve what that looks like to you.

What next?



Try using our [simple tool about finding joy](#)



Read our article on [How to plan for retirement - a step by step guide](#)



Build a [picture of your best life](#)



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10%

The spender

* Figures rounded up or down to the nearest whole number

Attributes

Earning a decent income

Getting by ok, but often can display here and now tendencies

Score poorly when it comes to our 'mindset' building blocks

As a **spender** perhaps you haven't given much thought to what truly gives you joy or purpose and may often compare yourself to others based on wealth, which can hurt your financial wellbeing and overall life satisfaction. It may be beneficial to work out what really makes you happy and fulfilled and ensure you spend time, energy and money on those things with your future happiness in mind.

What next?



Find out more about social comparisons in our [Financial wellbeing index](#)



Read our article [Simple steps to help you hit your savings goals](#)



Think about life goals for your future self.



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£ 10%

Comfortably off

* Figures rounded up or down to the nearest whole number

Attributes

Comfortable with your current financial situation as it meets your lifestyle now

Able to focus on what gives you joy and purpose in life now

Might need more financial freedom into retirement

Being **comfortably off** may mean you feel settled with your mindset and money now, but it's worth thinking about the cost of living and the things that will make you happy in the future. It's important you're putting enough money away for retirement and trying to imagine the future lifestyle you want. Long-term plans actually work better when you think about specifics as they can help you see 'retirement' as something concrete.

What next?



Try working out how much you're likely to need in retirement using [Your Retirement Planner](#)



Read our article on [How to plan for retirement - a step by step guide](#)



Read our steps to improve your long-term savings in our [Financial wellbeing index](#)



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10%

Modest means

* Figures rounded up or down to the nearest whole number

Attributes

Typically have decent financial mindset behaviours

Likely on a low income, saving for retirement feels tricky

Would probably struggle to cover an unexpected expense

Being in the **modest means** category may mean that you're ok when it comes to the here and now but focussing on planning and saving for your future may feel out of reach. Having a robust savings plan and setting aside a bit of money each month when we get paid 'just in case' can help your financial wellbeing. You can help beat obstacles to saving by creating new habits, setting realistic targets and increasing your regular savings where you can.

What next?



Read our article on [How to plan for retirement - a step by step guide](#)



Try our [financial planning template](#)



Read our article on [how to build an emergency fund](#)



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21%

Challenging circumstances

* Figures rounded up or down to the nearest whole number

Attributes

Typically on lower income

Worrying about money and how to cover everyday expenses

Focussed less on preparing for the future or knowing what brings joy and purpose

Finding yourself in **challenging circumstances** likely means you're on low income, your net-worth is negative and trending downwards. Consequentially, there's little disposable income left for leisure or savings. Immediate areas to concentrate on include debt reduction and income generation. Thinking about your Future Self can help as well though unlike in the other person as, when thinking about your future self, think in terms of weeks and months, instead of years or decades.

What next?



Read our article on [The benefits of saving £50 a month](#)



Read our tips on building a strong safety net in our [Financial wellbeing index](#)



Read our tips on managing debt in our [Financial wellbeing index](#)



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You can find more information and resources on our **Financial wellbeing hub**

Try our [Financial wellbeing tool](#). By answering ten questions, you'll get an in depth look at the ten elements of financial wellbeing identified in our wellbeing index research. From financial literacy to rainy-day saving, we'll provide a comprehensive package of articles, resources, videos, and podcasts that are tailored to you.

You can also read our [Financial wellbeing index](#) to find out more about our research and how you can take steps that could help you improve your financial wellbeing.

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