



## Your Communication Style

Money life events are by themselves stressful times that temporarily dilute many of our normal life skills, including communication skills. Yet these are times when we may need to have critical conversations that lead to decisions that will impact us for decades to come.

Personal finance is a very private topic, one we usually don't share with many people in our life outside of our spouse and financial advisor. Because it is private, it is also an infrequent topic and we don't get many opportunities to discover how to have comfortable and productive money conversations.

**We all have a preferred style of communicating when we are talking about our money.** Finance related discussions are more productive and less emotional when we know one another's communication styles. The following exercise is designed to allow you to quickly identify your primary communication preferences when talking about your money.

*Please circle the communication preferences you would like your financial advisor to be aware of and remember. Only circle the ones that strongly apply to you.*

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|---|--|
| Encourage my input.                       | Be an active listener.                 |
| Remember my need for control.             | Give direct answers; get to the point. |
| Move quickly to the bottom line.          | Offer options so I can decide.         |
| Allow me time to process my response.     | Tell me who is involved.               |
| Use logic, summaries and key points.      | Soften the tone of communication.      |
| Slow down the pace of communication.      | Look for ways to minimize the risks.   |
| Use graphics and verbal communications.   | Remember my need to analyze.           |
| Invest time in building the relationship. | Expect me to ask you to provide facts. |
- Do not mistake my lack of response for inattention.**

When meeting with **Harmony Financial Advisors** or other professional advisors, discuss your preferred communication style during the first meeting. You might use a sentence that goes something like this:

*"When you communicate with me as my financial advisors please remember my tendency to \_\_\_\_\_, and my need for \_\_\_\_\_."*



The exercise above was taken, with permission, from **LifePath Financial DNA** body of work found at: <http://communicationdna.com> This exercise is a very minor piece of their unique procedure for helping individuals and families identify their financial personalities. Used by permission by **Harmony Financial Advisors**, developed by **The Sudden Money Institute**.