



**Video: Cashville Kidz Episode 10: Money personalities**

Source: <https://youtu.be/0kkszpQtQgQ>

Transcript:

**Sens:** Guys, did you know that the money tree is the highest point in Cash Ville?

**Penny:** Oh really, how do you know that Sens?

**Sens:** I just read a book about Cash Ville history. Did you know the clock tower is five hundred years old? Some form of it has always stood in the middle of town and has been working that long.

**Suzy:** Thanks Professor. I think you read too much. What are we going to do today?

**Barry:** We could go to the skate park.

**Suzy:** I don't want to go there. We were just there, what about the mall?

**Barry:** Nah, we always go there.

**Penny:** Want to go play soccer.

**Sens:** Maybe we could play video games.

**Suzy:** Who's that?

**Barry:** I don't know but the poor guy looks a little rundown.

**Strange guy:** Hey there young ones can any of you spare some change for a hungry old man?

**Suzy:** I've got some coins you can have. I absolutely hate coins. Here.

**Strange guy:** Bless you child. Anyone else have some spare change?

**Barry:** Sorry I don't. I've been working on saving money so I haven't been carrying it with me.

**Penny:** I'm afraid I don't have anything either.

**Strange guy:** Well I'll be off then.



**Sens:** We still don't know what we're going to do, do we?

**Penny:** I've got an idea. I brought along his magazine that Mr. Fortune gave me and it has this little quiz that you can find out your money personality. Why don't we do that?

**Barry:** Cool, why not.

**Sens:** That sounds interesting.

**Suzy:** Well okay, good ahead Penny.

**Penny:** So first question. Do you have a savings account with a regular balance?

**Barry:** Not now.

**Suzy:** No.

**Sens:** Yes.

**Penny:** Me too. Okay second question. Do you take risks with your money?

**Sens:** Not really I make sure to plan things carefully.

**Barry:** Sometimes I guess. I don't really pay attention to that kind of thing.

**Suzy:** I don't really think I know.

**Penny:** I don't like to take risks because you can lose a lot that way. Okay, third question. Do you have a lot of expensive possessions that you have bought?

**Suzy:** Yeah. I suppose if you include clothes and jewelry.

**Barry:** And toys and your credit card.

**Suzy:** Like you're one to talk. You get money and there it goes on your stuff for your skateboard, music or posters.

**Barry:** I don't have a lot of expensive things except for my inventions and computer parts.

**Penny:** Yeah, me too because I like to save my money for other things. Okay, last question. Do you have a budget or carefully keep track of your money?



**Sens:** Yes.

**Suzy:** No.

**Barry:** Not really.

**Penny:** I do. Okay. So results. Suzy, you're the show off. You like to buy lots of stuff and show off how rich you are.

**Barry:** That's spoilt Suzy to a T.

**Suzy:** Shut up Barry. What's Barry Penny?

**Penny:** Barry is the avoider. You avoid discussing money and bury your head in the sand, financially speaking.

**Suzy:** That sounds right Barry. Always spending money you don't have and not planning ahead.

**Penny:** Sens you're the follower. You don't take risks and follow what others do. You seem to handle money responsibly and cope well financially.

**Sens:** Well what about you Penny?

**Penny:** The saver. I hoard money like a chipmunk for its nuts for winter. 'm a great saver.

**Sens:** I guess that's true.

**Suzy:** I want to go shopping for some new clothes today. There's a new designer store and I've got to get a new purse to show off at school tomorrow.

**Penny:** You definitely are the show off money personality Suzy. Weren't you going to try to change that a little bit? You just got a new purse last week maybe that one will be good for now?

**Suzy:** I guess you're right Penny.

**Fred:** Hey y'all what's up? You been to the new skate store in the mall?

**Barry:** No, didn't know about it. I'd love to buy some new wheels. Well come on then.

**Penny:** Weren't you trying to save and budget your money Barry? I thought you said you didn't have any to spare right now?



**Barry:** Oh yeah I forgot about that Sens. Just couldn't resist the temptation. I probably should go Fred.

**Fred:** Okay. Catch you later guys.

**Strange guy:** Hey little lady. You look like you need one of these Rolex watches. Here.

**Suzy:** Oh that one is really pretty, I'll take it.

**Strange guy:** Oh no.

**Barry:** Hey, it's Robbie Banks. These are all fake Suzy.

**Penny:** Well we know his money personality, the thief.

**Penny:** Everyone has a special money personality. Your money personality is a combination of your money beliefs and your values. The way you feel about money will influence the way you behave around money. It is important to learn about the different types of money personalities. The one who is stronger will affect the others around him. Understanding your own money personality will help you understand your strengths and weaknesses and that will help you manage your money better. It is also important to know the money personalities of your friends. Who you mix with will determine what kind of habits and personality you develop. Make sure you always develop the right habits. Always associate with people who believe in improving themselves and have the right habits. Know your money personality and manager your money better.