

THE EMOTIONAL INVESTOR

Personality Driven Financial Coaching

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@Emotionalinvest

Re-Define Your Value

- Coach
- Instructor
- Advocate



**Personal
Financial
Trainer**





What to Train? - 4 Essentials

1) Volatility

2) Media's Influence

3) Threshold of Pain

4) Focusing on the Controllable





2) Media's Influence

- Primary Role – increase viewership
- Sense of Urgency
- Emotion/Sensationalize News
- Illusion of Certainty (Forecasts)
- **Short-Term Thinking**





4) Focus on What You Can Control

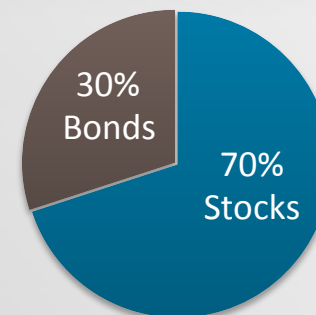
- **Market Outcomes** → **Investment Process**
 - Risk
 - Allocation
 - Tactical Strategies
- **Public Policy/Media** → **Your Behavior/Reaction**
 - Market Outcomes
 - Noise



Controlling the Controllable

Example

Joe & Jane invest June 1, 2007



Investment Process

Joe: Nothing written, but plans to buy low and sell high

Jane: Written plan to rebalance annually if allocation deviates 5% from the 70/30 target





Engagement Challenges

**It's Not Just What is Said,
It's How it is Said**

**What You Say Isn't Always
What People Hear**



Step 1 - Personality Assessment



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Personality Assessment

Instructions: In each series of statements, select the one that **best** describes you. You likely have some or all of the qualities below, but select the quality that others most likely observe in you.

Series 1

- A. Considers things objectively – seldom influenced by feelings
- B. Values recognition and praise for accomplishments
- C. Actions are tied heavily to personal values
- D. Is direct and assertive with self and others

Series 2

- A. Analytical when making decisions
- B. Easily bored by routine tasks
- C. Content working behind the scenes and enjoys helping others
- D. Confident and results driven

Series 3

- A. Maintains calm in volatile situations
- B. Is energized by change
- C. Often defers decision making to accommodate others
- D. Brings drive and focus to issues





Communicating with **BLUE**

- Know Your Stuff
- Give Time to Process Information
- Put in Writing





Best Practices with **RED**

Discovery

- Be Direct and Brief

Gain Commitment

- Let Client Feel They Are In Control
 - They Make Decision

Enhance Relationship

- Deliver on Commitments...Promptly



Questions?

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www.theEmotionalInvestor.org

