

Which one sounds like you?

Identifying your persona can help you better understand what you can do to improve your financial wellbeing. From starting a rainy-day fund to thinking about your future self, identifying what you need to work on is a great way to work towards becoming an **All-rounder**. For a full breakdown please visit our [Persona guide](#).



All-rounder

Balanced, future focused and financially secure.



The strategist

Rainy day saver, focused on security and the here and now.
Try [picturing your best life](#) to help your future self.



Comfortably off

Able to manage the here and now but lacks retirement focus.
Try using our [Retirement Planner](#) to work out how much you may need in retirement.



The economist

Savings focused, comfortable but lacks picture of future self.
Try using our [Financial planning template](#) to write down your plan.



The wealth accumulator

Well off, with a steady stream of income but might lack sense of purpose.
Find out more about your future self in our [Financial Wellbeing Index](#)



The striver

Future focused with a clear plan to become a better saver.
Try building your rainy day fund using our tips in our [Financial Wellbeing Index](#)



The spender

Here and now thinking and spending with a lack of future focus. Have a think about what brings you joy and purpose by using our [Interactive joy and purpose tool](#)



Modest means

Financially minded on a limited budget but lacking in rainy-day funds.
Writing a plan may help get your savings on track, try our [Financial planning template](#)



Challenging circumstances

On a strict budget and may lack focus on future self or concrete plans. Read our tips on managing any debts in our [Financial Wellbeing Index](#)