

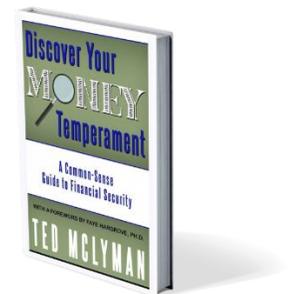
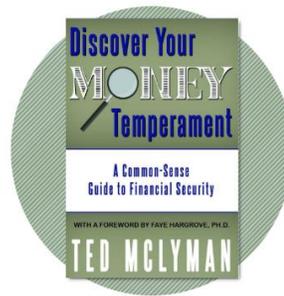
# Discover Your Money Temperament, A Common-Sense Guide to Financial Security – by Ted McLyman

## Introduction

*Wealth is a constant process of self-actualization. It's measured emotionally, not tangibly.* Ted McLyman

This Is A Book About Money Behavior – NOT Money.

## Biography



Entrepreneur | Business Owner | Author | Speaker | Trainer  
| Lt Col, USMC (Ret) | Ironman All World Age-Group Triathlete

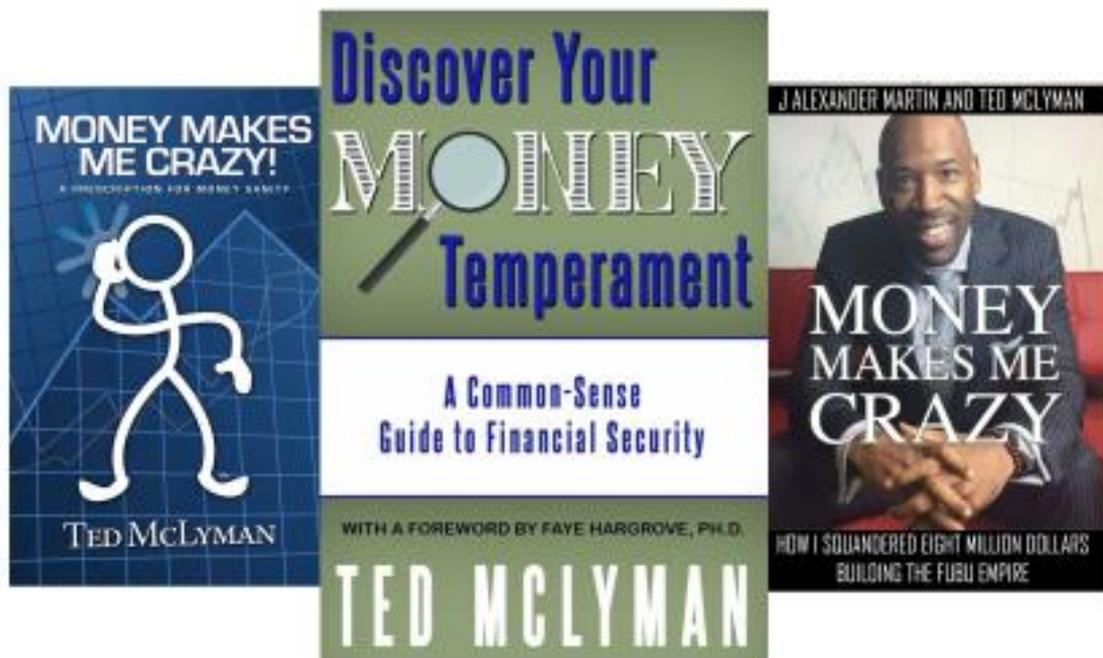
Over 30 years of award-winning experience, helping individuals and organizations achieve peak performance.

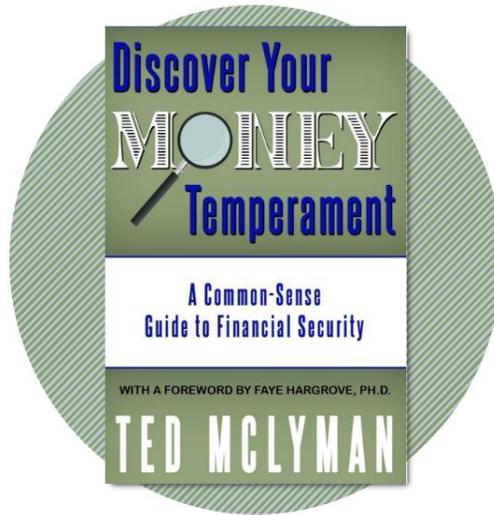
Founder Apex Behavioral Financial Group, Director of Behavioral Financial Wellness, [DreamSmartAcademy.com](http://DreamSmartAcademy.com); financial advisor/agent; economics instructor, US Naval Academy; Aide to the Under Secretary of the Navy for

Financial Management; Head, Marine Corp Training Management Division; Commander, USMC Financial Management School; artillery officer; Executive Office, Battle Assessment Team, Operation Desert Storm.

BA Social Relations, Colgate University; MA Public Administration, Pepperdine University; and MS Instructional and Performance Technology, Boise State University.

Authored three books on money temperament and behavioral finance wellness. Created the Money Behavior System and Quick Scan Money Temperament Assessment.





## Book at a Glance

Humans aren't hardwired to do well with money. Your biology, beliefs, and culture conspire against you when you make spending choices. Plus, the rules of money have changed. The Money Behavior System™ is your revolutionary behavioral solution to help you make better money choices.



[Blog](#)

[Blog 3 | Ted McLyman](#)

[Video Sample](#)

YouTube "Seminar Introduction:" <https://youtu.be/77Uw04FMcFI>

## Book YouTube Summary

[What You Know About Money Is Making You Broke](#)

[Why You Need This Book](#)

[Why This Book](#)

[Why Another Money Book?](#)

[Discover Your Money Temperament Part 1](#)

[Discover Your Money Temperament Part 2](#)

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  - Youtube: <https://www.youtube.com/tedmclyman>

## Sample Interview Questions

1. Why another book about money, and what makes this book different?
2. Who should read your book?
3. What is Money Temperament?
4. Why should everyone discover their money temperament?

## Key Points from the Last Chapter of the Book

### Key Points...

*Taking the time and effort to build your money behavior profile might just be the prescription you need to cure your money insanity. Money is too important to get wrong. There is seldom a do-over. The older you get, the harder it is for you to recover from your money mistakes. Take control of your financial future now. Use the Money Behavior System. It will help you make better money choices.*

*You (And you're A. Pexx) have a challenge. Managing money today has never been more challenging. Human nature and the common wisdom about money conspire to take you off task. You live in a consumer-driven economy that is changing at the speed of life. Add to this the fact that today everyone is self-employed. You are in charge. You are responsible and accountable for a multi-million-dollar enterprise — your household. Do the math; if you work for 40 years and average \$75,000 per year over that period — that's \$3,000,000! Not considering inflation and all that techie stuff (oh yeah, and life happens), that's still a fair chunk of change. So run your life like a business, and don't squander your time and money on the unimportant. With all the opportunity and money tools available today, you'd think as a society we'd be better at this. We aren't — because we are human. And money drives us crazy.*

*I've given you a system to help you make better money choices. It works, and it will work for you — if you use it. The power of the Money Behavior System is its simplicity — a money strategy built around your behavior instead of trying to change your behavior to fit a strategy. Hey, I'm a simple guy — make it too complicated, and it won't work (Marine-proof solution).*

### *The Money Behavior System*

- *Humans are not wired to work well with money; therefore, money makes us crazy.*
  - *It's your biology — how you think and feel about money*
  - *It's your culture — consumption and information*
  - *It's your belief systems — your limiting and enabling beliefs about money*

- *It's the rules of money — changing at the speed of life*
- *Money decisions are not always rational (humans are emotional)*
  - *Know your money values — what is most important about money to you*
  - *Know your money temperament — how you think and feel about money*
  - *Know your money knowledge — how you filter and process information*
  - *Know your money strategy — clarity and focus*
  - *Know your money action — high-leveraged execution*
- *Repeat until you get it right*

*Here's a disclaimer: I'm biased. I think you need a money coach. At least when your situation becomes so complex and crazy that doing it yourself does more real and emotional harm than it helps. I can't tell you when this will happen to you, but it usually does at some point. When you hit the point you think you need help — you do. Don't fight the inclination. I've worked with too many people that didn't realize they were in over their heads until it was too late. Those are not happy meetings, and they can be avoided. I agree that there are some people who are very good with money and are able to do everything themselves, but I think they are a minority. And as you now know, they have the money behavior for it. The question is, "Do you?"*

*To me, a money professional is someone with a license (when required) to sell financial products and services and/or give advice on financial products and services in exchange for compensation — wage, commissions, and/or fees. They can work in banking, insurance, securities, advisory services, or any combination. To me, character, experience, and reputation are more important than education, training, designations, and certifications. I think you need to find a pro with a good track record with people, or one who works on a team with a good track record with people. You need a pro who "gets it." Tonya gets it. You need to find your Tonya. You'll know you have the right someone when the discussion is all about you and how you think and feel about money. You want a money coach who is passionate about helping you get the things that are important to you in life. The people who need to sell you something may not necessarily be bad people. You just need to ask yourself if their solution fits your strategy. In this case, you are buying the product or service — not the coaching. You need to know the*

*difference. Here's the bottom line: money coaches can be essential to your ultimate financial success. Think of your money coach as a person who is serving on your board of directors. You get what you hire. Make sure that whoever you hire is a good fit for you — think behavior first, then products and services. Take your time to choose; this is an important relationship that could last generations. If you've ever been to Texas, you might have heard this expression: "All hat – no cows." Be careful that you don't buy just the hat when you need the cows. As I stated at the beginning of the book, I've been working with people and money all of my life. And the longer I work with people and money, the more I believe that financial success, wealth, and emotional happiness are all about behavior. The products and services you happen to own along the way simply leverage your time and your money. But the products themselves have little to do with your ultimate success (there are times when you are just lucky and hit the jackpot with something — but never confuse luck with brilliance). Here's an interesting list of things I've picked up about money that you might want to consider as you gaze into the future with your checkbook in hand:*

- *You can't time the market, so don't try.*
- *Stuff happens — often randomly – so know the risks and prepare accordingly.*
- *Given enough data you can "prove" anything; numbers folks don't always do numbers well, and it requires a computer(s) to really muddle things up.*
- *It takes a committee to build things that cost a lot and don't work very well; beware of group think.*
- *Numbers scare us. You like a good story more than a long spread sheet (beware of the sales presentation with no numbers that puts your feeling brain some place you can't afford).*
- *You can find data, numbers, and experts to support any position you take with your money. Don't try to prove the wisdom of your money choice; instead, try to prove it's a dumb idea (I just ask my wife).*
- *Our minds like order and patterns — twelve months of great performance in a stock or mutual fund may, in fact, mean nothing.*
- *Just because you saw it does not make it true (your analysis of the twelve months of great performance...)*
- *You like to trust experts — even when they aren't.*

- *You are not as smart as you think; just because you are good at one thing does not mean you are good at something else (listen up, really smart professional people).*
- *Even though our brains like to make things simple and orderly, some stuff is just hard and complex.*
- *Given enough time you can rationalize anything — and you will.*
- *You love your stuff — and it's worth more than anyone else's.*
- *The financial media are the experts and have your interest at heart — sometimes...*
- *Money makes us crazy and it always will — but it can be managed.*
- *You have coaches for everything else you do; is money any less important than yoga, skiing, golf...*
- *It's all about your behavior; embrace your money profile and adapt. You'll be happier — and in the long run, potentially wealthier.*
- *Head to The Mall — it's a working laboratory on money behavior.*