

Peace by Happy Money: **Fact Sheet**

About

Peace by Happy Money is a free wellness tool that uses cognitive behavioral therapy, positive psychology and psychometrics to help people reduce the impact of financial stress in their lives. The six-week program with weekly exercises that can be completed in under 10 minutes is grounded in a wide body of science and was created by a team of researchers with expertise in the areas of clinical psychology, positive psychology and cognitive neuroscience. The tool is free and anyone can [sign up](#).

How It Works

Participants complete a quick personality assessment and financial stress questionnaire, then receive their customized Happy Money personality and stress level evaluation. The ten distinct financial personalities provide insight on traits that might influence money habits or how an individual feels about their money situation. For six weeks, individuals are sent a new weekly exercise that can lead to stress reduction.

Happy Money Personalities and Key Attributes

The Ambassador - Trusting, Compatible, Good-Natured

The Rock - Logical, Confident, Even-Tempered

The Guardian - Conventional, Patient, Down-to-Earth

The Adventurer - Curious, Imaginative, Accepting

The Architect - Detail-Oriented, Careful, Organized

The Storyteller - Social, Energetic, Passionate

The Free Spirit - Flexible, Laid-Back, Visionary

The Oasis - Quiet, Focused, Reserved

The Contrarian - Independent, Confident, Non-Conformist

The Spark - Passionate, Expressive, Intense

The Weekly Exercises

Week 1: Progressive Muscle Relaxation - An audio meditation to relax your body, from head to toe.

- “Research has shown that with practice, progressive muscle relaxation can lower tension and stress levels, reduce physical problems like headaches, and even improve sleep!” -Joelle LeMoult, Ph.D.

Week 2: Challenging Negative Thoughts - A journaling exercise to learn how to replace negative thoughts that drag you down with more helpful and balanced ones.

- “By challenging our negative thoughts and replacing them with more balanced ones, we can dial down our stress level. Today we’re going to start to talk back to our anxiety.” -Joelle LeMoult, Ph.D.

Week 3: Problem Solving - Reflection and journaling to develop a simple yet effective system to conquer life's challenges.

- "Sometimes it can be hard to face our problems or to know where to start to solve them, so today we're giving you a 5-step plan designed to help you to develop your problem-solving superpower." -Joelle LeMoult, Ph.D.

Week 4: Tell Your Money Story - Free writing and journaling skills with a look back on your relationship with money, learning acceptance of yourself in the process.

- "While you may feel like financial stress has been with you for some time, it does not define you. It developed as a response to a difficult situation. Telling your story helps you gain understanding and control of your emotions and behaviors. " -Ryan Howes, Ph.D.

Week 5: Mindfulness - A guided audio meditation to find feelings of peace through being present and accepting your emotions without judgment.

- "Mindfulness is a simple yet powerful tool to rewire this stress system by taking a calm moment to observe our thoughts and feelings without judgment. Many people say that mindfulness helps them accept who they are in the moment, and that feels like a valuable gift." -Ryan Howes, Ph.D.

Week 6: Savoring Small Pleasures- You've learned to cope with your negative feelings, now it's time to practice enhancing positive emotions with our audio mediation, all while enjoying life's little pleasures!

- "I've discovered that people who have gone through more hard times in life actually tend to be better at savoring than people who have always had it relatively easy. So, if you're going through a rough time right now, these experiences *might* actually be making you stronger--or at least better at savoring." -Liz Dunn, Ph.D.

The Science behind Peace

Money Personality

The Money Personality assessment is based on the Big Five, five factor model of OCEAN (openness, conscientiousness, extroversion, agreeableness, and neuroticism). Happy Money has scientifically validated this assessment across more than 200k individuals.

Financial Stress

The stress assessment is based on the PCL-C PTSD checklist, a standardized self-report rating scale for PTSD comprising items that correspond to the key symptoms of PTSD. Scientifically validated via a nationally representative survey, conducted by YouGov, Happy Money discovered that nearly one-quarter of Americans and one-third of millennials suffer from PTSD-like symptoms related to their money.

Cognitive Behavioral Therapy

The exercises in Peace by Happy Money are tailored to help people better manage and reduce their financial stress, based on cognitive behavioral therapy (CBT), a common type of talk therapy



(psychotherapy). CBT helps you become aware of inaccurate or negative thinking so you can view challenging situations more clearly and respond to them in a more effective way. CBT can be an effective tool to help anyone learn how to better manage stressful life situations.

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