Dear Mr. J$,

I'm pleased that Gina has brought your blog to our attention here at Payoff Central. We are all in here in our effort to disrupt financial services. While I am not the person at Payoff to talk about the economics of how we will do this, the economics are in fact a byproduct of our primary method of disruption, which I can speak to. And that is the fact that we aim to treat all of our users as if they are decent and worthwhile people. To do this, we want to know them as they are, which is where our testing comes in. Personality traits have evolved over the millennia because we need all sorts to function in groups most effectively. No group could function with all leaders or all grunts. We need the neurotics to sound the alarms every bit as much as we need the stoics to help regroup after a loss. Everyone has a role around the Payoff campfire, and it is that level of acceptance and engagement that we hope to achieve with the information we get from our quiz. It seems like your readers have resonated with their feedback on that level and that is quite gratifying. We are just starting on this effort and we have much to learn. Please check us out as we go and let us know how we are doing. Here's a deeper analysis of your followers' FPQ results:

So you have quite an interesting group of readers. Our quiz is based on the only personality theory worth its salt, the Big 5. These are five dimensions (Openness, Conscientiousness, Extraversion, Agreeableness, Neuroticism) that are present in some incarnation in all other personality theories and assessments and they emerge in large-scale studies of language around the globe. Our quiz types individuals based on their largest deviation from the norm on these five dimensions, and thus, end up in one of ten groups based on whether they differed in a positive or negative way.

Your readership shows a lot of similarities with what we see in the general population. Foremost is the fact that the two types seen most frequently are Storytellers and Guardians. Storytellers are your classic leaders: adventurous, social and outgoing. Guardians are much more cautious and traditional, yet they are every bit as comfortable taking a leadership role. Other groups that are present in your readership at the frequencies we see in the general population are Adventurers (thought leaders, creatives, novelty-seekers), Ambassadors (nurturers, hosts, people-pleasers), Rocks (stoics, emotionally controlled, hard to rattle) and Sparks (emotionally expressive, dramatic, anxious).

Now for some interesting areas where your readership differs from the general population...

There are many fewer Architects among your readers than among the general population. This is particularly interesting because Architects fit the classic profile of financial planners. They are organized, they enjoy planning, and they fit well into the "system" as it were. One possibility that may explain the underrepresentation of Architects is that you may have a particular appeal to people who do not really want to fit into the system. However, we can reject that notion out of hand because your readership is also low on Free Spirits. These are the folks that enjoy a healthy dose of chaos in their organizational approach and also like to challenge the system.

You would expect that these folks would have a hard time committing to the structure needed to budget and all of the good stuff you provide information on in your blog, so it is no surprise that you are low on this group. But again, the point I want to make clear is that your low frequency of Architects does not seem to be coming from any messaging on your part that appeals to the folks who are not comfortable with the authoritative aspects of our financial system.

So now that you know who is underrepresented in your group, the blooming obvious question remaining is who is overrepresented in your group. The largest overrepresentation is with Contrarians followed closely by Oases. Contrarians are the question-askers, the people who like to work within the system but serve the purpose of making sure the group does not avoid the hard questions. As we have been diving more and more into the functioning of these types, I have been rather stunned by how essential Contrarians are to the successful functioning of any group. They are also effective leaders, as evidenced by Payoff's CEO, Scott Saunders, a Contrarian at his core yet hugely collaborative and fully able to make the hard calls. An Oasis is a person who glories in their internal dialogue, a thinker, a critic. Much focus on this broad personality type is on their preference to avoid social situations, a preference that is often incorrectly portrayed. Oases don't fear social situations; in fact many are highly effective speakers and even *bon vivants*. They do find that social situations take energy and they need both prep and recuperation for big social events. They do not tend to be as naturally effective with finances as do Architects, but when they focus on a problem they tend to solve it.

So there you go, J. Money, a few personality-based insights into your awesome readership. It is super diverse, just like every successful community must be. They tend toward being highly inquisitive yet collaborative. One suspects that may reflect their fearless leader as well. If you have any questions or comments please send them my way. We are incredibly grateful that you shared our Financial Personality Quiz!

Best,

Galen