

HyperJar founder provides personality test to help manage money better

Mat Megens says your personality indicator (Nightmare/Pleaser/Ostrich/Hoarder/Coveter/Hermit/Dopamine Addict/Zen) is the key to achieving financial zen

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/EINPresswire.com/ -- It has never been easier to spend badly

Spending well is the most important skill to enable saving and investing

[Mat Megens](#) says that it's more important than ever for people to understand the importance of spending well and avoiding debt. Saving and investing are critical skills, but without smart spending you'll never reach that point in a peaceful way. Spending well can become a superpower, and his unique approach to money management has helped thousands of people over 10 years change their habits, get out of debt and improve their relationship with money.

Mat says, "There are plenty of people with plenty of money who still have plenty of issues and anxieties surrounding their finances, not just people who are in debt".

Money worries ultimately have a massive impact on our health. Recent studies* show that more

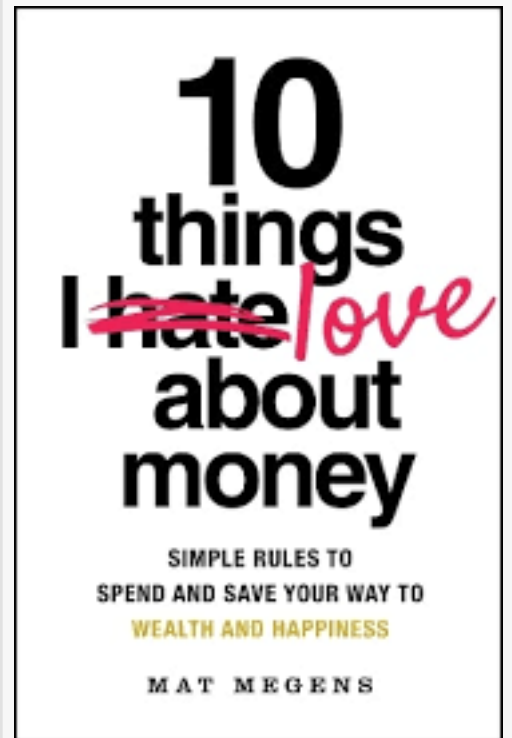
“

Spending well is the most important skill to enable saving and investing”

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than 1 in 4 people in the UK have reported experiencing mental health issues related to their financial situation. With the cost of living continuing to rise and personal debt levels reaching record highs in the UK we are a Nation of Debt. Consumer credit borrowing has been on the rise, with net borrowing increasing to £1.7 billion in January 2025, up from £1.1 billion in December 2024. Credit card

borrowing alone saw an annual growth rate of 8.5% in January 2025, the highest since November 2023**. This surge in debt is accompanied by a record number of UK households defaulting on energy bill payments, with over 2.7% failing to pay in April 2025, marking the highest level since



10 things I love about Money

records began in 2019***. It is therefore no surprise that 40% of people who are in debt also report suffering from anxiety, depression, and stress*. These figures reflect the urgent need to open up conversations about our financial well-being.

MK a single mother of 2 says “I have been on a salary and experienced debt and also ran a business with an income of high six figures and still not managed my money properly and experienced huge stress and anxiety over my finances. So at either ends of the income scale my habits around money needed to be evaluated and changed”.

Mat says understanding the strong emphasis of the emotional and psychological aspects of our patterns of behaviour around money can enable individuals to adopt healthier financial habits and build a more secure future. Money can be a major source of stress, but when you understand it better, you can gain more control over your life, understanding how to budget, save, and manage debt not only helps your wallet but can significantly reduce stress and anxiety. So to get to a good place financially by spending well, you first have to understand yourself. Mat recommends doing a quick inventory of spending habits to understand your personality indicator (Nightmare/Pleaser/Ostrich/Hoarder/Coveter/Hermit/Dopamine Addict/Zen), this is the key to achieving financial zen and the focus of his conversations to increase awareness around this topic. Once you understand your personality type the good news is that anyone can change their emotional and psychological patterns.

For further information please visit www.matmegens.com

Editors Notes: HyperJar established in 2020, based in London employs around 80 staff and has approximately 700,000 customers.

Mat Megens was born on a farm in Canada to Dutch immigrant parents who never graduated primary school. In spite of this, education was always emphasised turning Mat into a lifelong learner. He graduated with a degree in Electrical Engineering and embarked on a career designing circuit boards for telecom companies in the US and Canada before attaining an MBA degree and moving to London to become an investment banker. A ten-year career in finance led to his inspiration to start HyperJar.

HyperJar, a money management app designed to help people spend better and keep more of their money in a digital age of easy payments and easy credit. After helping thousands of people to improve their lives Mat wrote a book outlining the philosophy behind the business. This book, 10 things I love about money, will be published by Wiley and released in June 2025 available on amazon.co.uk or waterstones.

* Report from The Money and Mental Health Policy Institute 2023

** Bank of England

*** The Guardian

Mat Megens

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