

A Money Autobiography

by Dan R. Dick

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Why Should I Write a Money Autobiography?

Writing a money autobiography is a challenging and illuminating process that can be crucial to our ability to grow as Christian disciples and live faithfully as Christian stewards. Although Christian stewardship always involves much more than money, our relationship to money and material possessions helps to define who we are, what we value, what we believe, and how we live. For much of our society, it is impossible to imagine a world without money.

All people of faith live in relationship to money and material wealth. As an issue of faith, Jesus speaks more about money than any other topic, save the kingdom of God. More than prayer, more than sin, more than salvation, more than forgiveness or love, Jesus teaches and preaches about our relationship with money. This emphasis indicates that a healthy understanding about our relationship to money and possessions is essential if we are to realize our full potential as children of God. Trustworthiness in our relationship to money is a first step toward faithfulness in all things.

What Is a Money Autobiography?

A money autobiography is a reflection process on the role and influence of money and material possessions in our lives. It challenges us to explore the past to see how our attitudes, assumptions, and values concerning money and wealth were formed. The money autobiography provides a lens through which we examine how we manage money and how money manages us. It allows us the opportunity to wrestle with our needs, wants, and desires and helps us understand the lifestyle choices we make. It can even help us set some priorities and goals for the future. What we pursue says a lot about who we are, and the way we order our priorities says a lot about what we believe.

A money autobiography can be any length. It may grow as the years progress. The questions provided here are intended to stimulate your thinking and provoke deep response. Feelings are as important as thoughts. Don't try to analyze your thinking; instead, capture the thoughts and feelings as they emerge. You will have time to reflect on your answers in more depth later. As you encounter the questions, pay attention to your first reactions and the feelings that emerge. Allow yourself to "re-experience" some of the significant money events of your past and present life.

How do I write a Money Autobiography?

The format of this money autobiography is designed for a month of reflection – four weeks each with a unique theme and daily questions for reflection. However, you may choose to reflect on these questions in a more condensed format. In either case, it is highly recommended that you create a money autobiography in which to record your thoughts, reflections, feelings, and observations. Many people return to their money autobiography months and years after the initial experience.

Money Autobiography Questions

Week 1

Formative Questions

- | | |
|-------|--|
| Day 1 | What is your earliest memory of money? |
| Day 2 | What is your happiest memory in connection with money? |
| Day 3 | What is your unhappiest money memory? |
| Day 4 | What attitudes did your parents and other family members have about money? |
| Day 5 | Did you feel rich, poor, or neither growing up? Did you worry about money when you were a child? a teenager? |
| Day 6 | Where did your money come from? (Did you work for it, receive an allowance, have your parents buy you things, etc.?) |
| Day 7 | Who governed how you related to money – how you spent money, saved money, gave money to charity or church? |

Week 2 Values Questions

- Day 1 In what ways are you a spender? A saver? In what ways are you generous? Stingy?
- Day 2 Although money can't buy happiness, what are some of the things money can buy that bring happiness?
- Day 3 What do you like best about money? What do you like least about money?
- Day 4 What things in life are worth more than money? In what ways does your lifestyle reflect the relative importance of these things to money?
- Day 5 How has your gender influenced your thinking about money? What differences do you observe in the way men and women relate to money?
- Day 6 Which of the following words best communicates your attitudes and feelings about money? Why?
- Money is...
- | | | | |
|------------|----------|---------|---------|
| power | security | hope | love |
| pleasure | prestige | dirty | value |
| anxiety | identity | a tool | freedom |
| protection | evil | comfort | fun |
- Day 7 Reflect on times when you have given to meet the needs of another. How did you feel? Reflect on times when you were on the receiving end of a gift? How did you feel?

Week 3 Management Questions

- Day 1 In what ways are you a good manager of money? In what ways are you a poor manager of money?
- Day 2 How do you feel about talking about your finances with other people? Why do you feel this way?
- Day 3 Do you use credit cards? Do you pay the monthly balances in full? How does buying on credit make you feel? Why?
- Day 4 How much money do you wish you had in the bank/invested? How did you arrive at this figure? How close is this amount to what you actually have?
- Day 5 How much money do you give to church and charity? Do you tithe? How do you decide how much to give? How do you decide where to give?
- Day 6 Do you have a personal budget? Why? How do you make decisions about what to spend, what to save, and what to give?
- Day 7 What are your greatest financial concerns? How have you made decisions concerning retirement, insurance, drafting a will, etc? If you have not made these decisions, why not?

Week 4 Lifestyle Questions

- Day 1 Does the fact that 2/3 of the earth's population lives below the U.S. poverty line affect your attitude toward money? If so, how? If not, why not?
- Day 2 How do you feel when people approach you for money on the street? How do you feel when you receive phone solicitations for charitable contributions?
- Day 3 Which of the following words best describe you and why?
affluent comfortable average
poor struggling wealthy
balanced working class impoverished
- Day 4 What kind of legacy would you like to leave when you die? Of your worldly possessions, what would you leave to whom, and why?
- Day 5 One strong theme of both Jewish and Christian faith is that wealth is given for the common good of the whole community? What does this mean to you? Does anyone else have a legitimate claim to your money and possessions other than you?
- Day 6 In what ways does your relationship with money affect your faith? In what ways does your faith affect your relationship with money?
- Day 7 In what ways do you feel your relationship with money is a spiritual issue? What does it mean to you to be a good steward?

How do I use a money autobiography?

Answering these questions for reflection is just one way to begin to reflect deeply on the place of money and material possessions in your life. The money autobiography is a tool for your benefit. No one else needs to see what you have written; however, many people have found that sharing the autobiography with a close friend, counselor, pastor, or teacher is particularly beneficial. Many of these questions are ideal for small-group discussions, Sunday school class discussions, or covenant group conversations. An objective set of eyes may see what we do not, and often the next, deeper level of exploration comes through the incisive and insightful questions of another person. Your decision to share this information is left to your discretion.