



## **MONEY AND SPIRITUALITY**

### **Writing a Money Autobiography**

#### **What is a money autobiography?**

One of the most challenging relationships we have is our relationship with money. Too often our feelings about money dwell below the surface of our awareness, shaping our thoughts and actions without our knowledge. A money autobiography invites us to bring some of this to the surface and take a honest look at what informs how we view and use money. The money autobiography helps us consider what have we been taught, how we feel and how we interact with money. Knowing where we are can help us begin to better navigate our relationship with money.

#### **How to Prepare a Money Autobiography**

A money autobiography invites us to reflect honestly on our experiences and assumptions about money and how they affect us and shape our relationship with money. This is less about facts and more about feelings and instinct. There are no hard and fast rules here, so feel free to adjust what follows to best meet your needs.

Begin your money autobiography by working alone. You may wish to do the entire money autobiography on your own, for your own reflection. Another option would be to find a safe person with whom to share your autobiography. A small group from your church might consider ways in which ones money autobiography and ones faith journey intersect. In a small group, each can share insights gained and challenges/opportunities to explore. If you choose to work with another person or group, we suggest agreeing to confidentiality and any other group norms before you begin.

Whether you choose this exercise as a solitary exercise or group conversation, start by setting aside time to reflect and write on your memories and experiences of money. The questions that follow will help get you started:

- What do you remember about money from your childhood? What did you learn from your parents about money? Was money a source of stress or comfort? Did they voice concerns about debt? Did they talk about giving to a church or charities?
- What role did money play as you grew up and grew more independent? Did you have a job or an allowance, and how did you decide what to do with those funds? Did you attend college, and if so, how did you pay for it? Or did you go straight into the workforce? Did you feel prepared to navigate your own finances as you left home and set

out on your own? Did you know how to plan/stick to a budget? What do you wish you had known? What did you learn the hard way?

- As you have grown older, has your relationship with money shifted? Do you feel the same way about money now as you did ten or twenty years ago? Have any of your habits around money shifted? Was the change intentional or accidental? What do you make of any changes in habit?

- How do you feel about your current financial status? Are you comfortable or struggling?

- How do you feel about your financial future? Are you hopeful or anxious as you look toward retirement, and how does that impact your feelings about growing older?

- If you are retired, are you living on a “fixed income”? How does that impact your choices and how you imagine the future?

- If you are married, are you able to talk openly and non-anxiously about money? How do you resolve differences in financial habits and expectations? Can you imagine money-talk bringing you closer to your partner?

- If you are a parent, do you attempt to model financial habits for your children? How do you communicate to your children about money in your life? What do you most hope to convey?

- Do you give freely to church, charity or causes that matter to you? Why or why not? What motivates your generosity: gratitude or guilt, nostalgia or something else? Have you ever figured out what percentage of your income charitable giving comprises? If so, did it surprise you?

- Wherever you are on your journey, are you happy with how generous you are with your money? Would you like to move to a deeper level of generosity?

- Do you experience a connection between your financial generosity and your faith/spiritual life? If so, how do you understand that connection?

## **Next Steps**

Below are a few final questions. We suggest exploring them after you’ve finished your money autobiography and had a little time to reflect on what you’ve discovered. These are also a good starting place for group discussion, if you’re working in a group.

- After spending some time considering your history and journey, has anything occurred to you about your relationship with money?

- And upon reflection, is there a new intention or habit around money that you would like to develop in your life?

**Want to keep exploring? Here are some resources:**

Money and Faith: The Search for Enough edited and compiled by Michael Schut  
Your Money or Your Life: 9 Steps to Transforming Your Relationship with Money and Achieving Financial Independence by Vicki Robin Link:  
Simpler Living, Compassionate Life: A Christian Perspective by Michael Schut  
A Spirituality of Fundraising by Henri Nouwen

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