



Guidelines for Writing Your Money Autobiography

Excerpted from **True Wealth: Letters on Money, Life, and Love**
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Your money story is inherited. It often goes back generations, and it will reach forward to affect your children and beyond. Writing it is an opportunity to reflect on your life from the perspective of money, identify the defining moments, explore different patterns that emerge, and learn from them to move to greater freedom in relationship to your money.

There are two primary ways to tell a story: horizontally and vertically. A horizontal narrative starts when we were born and goes along the trajectory of our life. A vertical narrative focuses on pivotal moments in our lives and what they meant for us. I prefer a vertical narrative to identify our most significant experiences and insights. The questions below are merely to prompt your reflection and memory. Take the time to write your responses only to the questions most significant to you. Once you identify a thread that has meaning, follow that thread. Your reflection may evoke emotional reactions, from discomfort and anxiety to pleasure and excitement. Notice your feelings and include them in your writing. Add anything further to your story that is a central part of your money experience.

Childhood

What is your earliest memory of money?

When you first had money, were you free to do with it what you liked or were there expectations about what you would do with it?

Did you sense or know that you were either rich or poor? Relatively? Absolutely? Why?

How did you become aware of economic differences—that some people were poorer than you and others richer?

Were you responsible for managing any money, such as an allowance?

What are your first memories of earning money and the choices you made with it?

Did you work for money?

Were your siblings treated the same way as you with regard to money? Were there any differences in the ways boys and girls were treated?

What were shopping trips like?

What types of vacations did you take together as a family?

As you were growing up, did you ever make a vow about money? What incidents led to these vows?

Let Your Wealth Express Your Love

Family

What major world events set the stage for your family? The Vietnam War, the Six-Day War, the rise of perestroika, the fall of the Berlin Wall, the Velvet Revolution, or something else?

Did you have any family principles about money?

What were your immediate family's economic circumstances?

What was the primary source of your family's money?

Who handled the money and made the major financial decisions in your family?

Was money discussed openly, and who was part of the discussions?

How did your mother and father address money?

How did they address money in their relationship?

Was money a source of joy, stress, worry, or something else in your family?

Adulthood

Was your college education paid for, or did you work to pay for it yourself? Were you awarded any scholarship funds?

What was your first job, and how much did you earn?

How did you manage the first time you bought a car, bought a house, made an investment, related to financial advisors, and so on? How do you feel about these experiences?

What have your economic circumstances been as an adult?

What feelings do you have about your current financial circumstances?

Do you know your financial status and its implications for you as you age?

Do you worry about your financial future?

Have you inherited or will you inherit in the future?

Have your attitudes toward money changed during your adult life?

Are you motivated by money?

Are you financially fearful or resentful?

Do you waste, gamble, or otherwise take risks with your money?

How do you feel about the money situations of others?

How do you think others feel about your money situation?

How do you negotiate who pays for expenses such as dinner, theater tickets, etc.? Do you pay your share?

Are you more of a giver or a taker?

Do you have religious or spiritual beliefs that influence your understanding of the role of money in your life?

Are you generous or tight? Do you treat? Do you tip?

Do you tithe or gift regularly? If so, why?

How do you feel when you're solicited for a donation by a charitable group? How do you feel about asking others to make donations for charitable activities?

Do you use money to exercise control over people or situations?

Do you judge others according to money standards?

How do you feel about your prosperity? Grateful? Happy? Guilty?

Are your siblings prosperous?

Does having more or less money than your immediate family members and friends affect your relationships with the people concerned?

When you face money decisions, how do you usually feel?

Has the amount of money you have had at any time in your life influenced your sense of self-worth, and if so, how?

In what ways has your gender determined your relationship with money?

Have you written a will, and who is included in it? How broad is your definition of family?

The concept of a money story has been developed by many groups and individuals, including the Faith and Money Network, George Kinder (*The Seven Stages of Money Maturity*), Pamela York Klainer (*How Much Is Enough?*), Elizabeth O'Connor (*Letters to Scattered Pilgrims*), Richard Wagner (WorthLiving, LLC), Rosemary Williams and Joanne Kabak (*A Woman's Book of Money and Spiritual Vision*), and others. The questions included here are inspired by these groups and individuals.