

written on our hearts:

learning to tell our money stories



introduction

The Psalmist prays, *'Give me understanding that I may keep your law (Ps 119 : 34)* and Jeremiah promises that God will write his laws on our hearts (Jer 31:33). But with money, as so many other things in life, our hearts are not a clean slate, not a blank piece of paper.

There is a lot of stuff already written there, good, bad and sometimes ugly. Each one of us has a hotchpotch of money experiences which begin in childhood and continue into adolescence and adulthood.

Our early money experiences are formative of our adult attitudes and actions around money and in turn they will shape the attitudes of others whom we influence around money. When we begin to piece these memories and experiences together and explore what they mean for us we are beginning to learn our money stories.

This Stewardship information paper discusses the importance of learning to tell our money stories and provides resources to get started.

start at the beginning

Do you know the story of Hansel and Gretel?

When this question is asked at Stewardship training events most people say that they do. In fact most remember random bits of the story: a gingerbread house, a trail of breadcrumbs, a woodcutter. Very few can actually remember the whole story let alone explore what the story might mean.

It is much the same with our money story.

Each one of us has money memories that go right back to our childhood. Some of these memories are funny and many older people recall a very different experience of money: penny sweets; green shield stamps.

Some memories are precious while some are sad and recall harsh times. Some money memories are almost buried by time and it is only as we consciously think back that we begin to remember.



Our money memories continue as we get older. We might recall parents arguing or worrying about money or money being a taboo subject at home. We can recall earning pocket money or how it felt to spend our first week's wages. There are other money milestones. We might remember the excitement of buying that run-down Mini or the anxiety that attended our first big purchase. Of course there can also be memories of redundancy; of falling into a debt crisis; of an unexpected windfall.

All these memories are like the pieces of an unfinished jigsaw. Each has a place and a meaning. When we begin to piece them together we are learning to tell our money story and this is the key that helps to unlock the meaning of our memories. We explore not only *what* happened but also how we felt at the time, what impact it made upon us.

It is important to understand that this is not emotional archaeology! We are not digging up the past for its own sake. We learn to tell our money stories by putting together the pieces from the past so we can better understand our relationship with money in the present. We are always asking the critical question,

'how does this memory and the feelings I associate with it still shape my attitudes to money today?'



understanding ourselves

Recalling and exploring these money memories matters because they are the building blocks of our money DNA. Whether we are aware of it or not these memories shape how we think, feel and act around money as adults. A true story will help to illustrate:

Pam Klainer, a life coach in the States tells of a successful business woman who, although already a millionaire from an inheritance, would not stop working. Her family was falling apart. Because money is so often the subtext to our choices in life, Pam gently asked about her early memories of money. Her parents were self-made millionaires and from a young age they had taught her that you make your own way in life, earn your own fortune and don't rely on anyone else.

Putting those early memories into words slowly unlocked the door to a new future. Once she understood how her hidden money messages were driving her to work long hours this successful business woman went part-time to spend more time with her family and established a trust fund so she could give some of her wealth to others.

Not every money story is that dramatic. This is one lady's story:

Money was never talked about at home. If I asked what something cost mum just said, 'that's for me to know and you to wonder'! I couldn't even ask why my younger brother got more pocket money than me! I only started to learn about money and the value of things when I started earning. Even then my mum's attitudes influenced me strongly. I bought a lovely coat with my first pay packet but I remember mum thinking it was more fashionable than functional. The funny thing is that I still feel that tension when I buy nice things now! It was only later when I became a Christian that I learned from friends in church how to celebrate, to rejoice around money and how to give.

Learning our money stories is a crucial part of finding financial freedom. We want to be in control of money not let money control us and the self-awareness which learning our money story brings is an important step on that journey.

owning where we are

One of the lovely things about becoming aware of how experiences have shaped our money DNA is that we have permission to be who we are. Rather than get frustrated at ourselves for our lavish spending or our miserliness, our carelessness or our money anxiety, we are aware where it comes from. We may need to live for a while with the surface tension between where we are and where we want to be.

For example, it may take time to clear old debts before practising the generosity to which we aspire, and, of course, when we know what our memories are we are able to prayerfully reflect on them and invite the Spirit of God to begin a work of healing.

sharing our stories

Learning and then sharing money stories is also a remarkable way of helping husbands and wives and others in close personal relationships to explore their different approaches to money and to resolve some of the tensions that this can bring.

Rather than arguing over the presenting issue in the heat of the moment it can be helpful to share respective pieces of the jigsaw and the different priorities or attitudes that each has with regard to money.





hearing the word of God

Learning to tell our money stories not only helps us understand ourselves it also helps us listen more attentively to the word of God. The bible contains some 2300 verse on wealth and possessions: rich, powerful, challenging and varied verses which speak into the complexity of our relationship with money.¹

But that rich, distinctive biblical perspective on wealth and possessions is not painted on a blank canvas. How we read, hear and respond to the word of God is heavily influenced by our money memories and experiences. They create a kind of emotional static which makes it hard for us to tune into what God is saying, rather like listening to a radio with poor reception.

Until we understand these memories and the power they have to shape us we will struggle to hear the word of God in the bible clearly and struggle to be truly open to the Spirit of God to reshape us and remould us as disciples.

he went away sad

Money stories help us understand one of the most challenging bible stories about money.

How could a rich and religious man not do what simple fishermen did: leave everything to follow Jesus (Luke 18:18-25)?

This young man is not the hoarder in barns , the prodigal playboy, or one who disregards the poor in Luke's other stories (Luke 12:13-21; 15:11-32; 16:19-31). He has kept the law from childhood, yet he walks away from Jesus with a broken heart, knowing full well what he is leaving behind. Alongside his spiritual formation his money story is shaping his attitudes and ultimately compromising his faith.

Did he learn early on that wealth was a sure sign of blessing?

Did family wealth isolate him from his community or make him hard of heart towards the poor?

Did he come to believe that his identity and status lay in his wealth?

We don't know. But what we do know is that this is the only person in the gospels to turn down a direct invitation to follow Jesus. His money story was so powerful it even took precedence over his faith. Don't let your hidden money messages and inherited attitudes come between you and following Jesus.

I remember early on mum with her housekeeping and as a teenager I got an allowance. I learned, like my mum, to be good with a budget. But there was never any other money, no one-off gifts, so I never really learned to share, give or be spontaneous with money. I learned this later in life when I became a Christian. (Carole from the midlands)

¹ For more on this search the resource library at www.stewardship.org.uk/money for the article, 'Remember the Lord: money as gift, temptation and obligation:

getting started

Why not begin to learn to tell your own money story? The first point is not to rush things but to find the best way for you to learn your money story. There is no right and wrong way to do this:

- **Keep a journal:** write your story down over a period of weeks.
- **Talk to someone** one-to-one. This may be a trusted friend, a counsellor or mentor, a cell leader, a minister, a life coach, your partner.
- **Share with others in a group:** a trusted cell or home group is a safe place and some resources are indicated at the end of this paper.
- **Blog:** share your story and gain insights as others share their own experiences

some questions

Over a period of time, consider the following questions. They are just starters for ten; you will think of more as you get going. You may also find it helpful to use the colour picture at the end of this paper as a visual way of approaching this personal reflection.

- What are one or two of your earliest memories of money as a child? Are they funny or sad? Does it make you angry, resentful, or grateful?
- Was money talked about in your home or was it a taboo subject? Was money a cause of anxiety to you as a child? Does one particular memory stand out for you?
- Did you have pocket money? If so did you earn it or was it given to you?
- Did you work before leaving school? A Saturday job? A paper round? What did you like to spend your money on?
- What was your first job when you left school? How much did you earn? Do you remember what you spent the first week's wages on?
- In a relationship (a marriage, with a friend or a sibling for example) do/did you and your partner have similar or different attitudes to money? What are/were the causes of tension and disagreement and how do/did you resolve them?
- What have you heard in church about money (a sermon, small group or a special project)? Has church been important in shaping your money story?
- Excluding a house, think of one big item you have bought. What was it and how did buying it make you feel?
- Have you ever regretted buying something? What made you do it?



going deeper

In addition to the formative pieces of a money story which we have explored so far, Pam Klainer suggests two other elements for ongoing reflection:

Influences: how does money exercise power and influence over us and our life decisions. How much is it the subtext to our choice of life partner, new job or why we fell out with a friend?

Symbolic: what symbolic meaning does money have for us? Does it represent success, status or identity? Does a car speak of success at work or a home of achievement?

resources

- ➔ "How Much is Enough? Harness the Power of Your Money Story - and Change Your Life" by Pam Klainer (Basic Books 2002)
- ➔ See www.givinginrace.org for 'Money Story in a Month', a list of questions by Dan R Dick of the United Methodist Church (USA). Click interaction button and look for 'money autobiography' on the left-hand navigation bar.
- ➔ See www.givinginrace.org for bible studies on the Exodus story and 2 Corinthians 8-9 which include money story reflections for a group

My Money Story

