



AUTHENTICITY

IN A CULTURE OF MASKS

Financial Timeline

Any struggle with financial management is simply the current chapter of a narrative that began much earlier in your life. It is important to better understand the big picture when increasing fiscal responsibility. The idea here is to leave no stone unturned as you think about your spending/saving behaviors, both in the past and in the present. While it may not seem like there is a connection between previous experiences in your life and your current moment, there is often a pattern of behavior that begins to emerge or a gaining of perspective with regard to the function of the behavior over time. Do your best to complete the information below; be sure to check items that applied in childhood and other earlier periods of your life, as well as those that apply in the present day.

My earliest memory involving money is: _____

This occurred around age _____.

The story of my formal financial education process includes: _____

My first experience of managing finances was: _____

This occurred around age _____.

I have lived in poverty for extended times in my life (circle one): Yes No Unsure

I have been homeless at times in my life (circle one): Yes No Unsure

Check the following behaviors that apply to you since age 18 (if not applicable, leave blank):

<input type="checkbox"/> Impulsive spending	<input type="checkbox"/> Past (last date _____)	<input type="checkbox"/> Current
<input type="checkbox"/> Hoarding money	<input type="checkbox"/> Past (last date _____)	<input type="checkbox"/> Current
<input type="checkbox"/> High debt/card balances	<input type="checkbox"/> Past (last date _____)	<input type="checkbox"/> Current
<input type="checkbox"/> Bankruptcy/foreclosure	<input type="checkbox"/> Past (last date _____)	<input type="checkbox"/> Current
<input type="checkbox"/> Use a budget	<input type="checkbox"/> Past (last date _____)	<input type="checkbox"/> Current

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___ Fight about money	___ Past (last date _____)	___ Current
___ Plan for retirement	___ Past (last date _____)	___ Current
___ Obsess about money	___ Past (last date _____)	___ Current
___ Pay church budgets fully	___ Past (last date _____)	___ Current
___ Borrow money	___ Past (last date _____)	___ Current
___ Take out a payday loan	___ Past (last date _____)	___ Current
___ Hide money problems	___ Past (last date _____)	___ Current
___ Feel money shame	___ Past (last date _____)	___ Current
___ Track my spending	___ Past (last date _____)	___ Current
___ Overdraft an account	___ Past (last date _____)	___ Current
___ Unemployed/lost job	___ Past (last date _____)	___ Current
___ Gambling behaviors	___ Past (last date _____)	___ Current
___ Other: _____	___ Past (last date _____)	___ Current

Reflections

Spend a moment reflecting on these experiences and begin to jot down your thoughts about how your money story has impacted your life. What do you want to be different in how you operate financially? How does your money story shape your theology? Is there a discrepancy between what you believe and how you live your life? What memories about money popped into your head as you completed this exercise? Be sure to write them down.
