INTERVIEW RENÉE E. BRYAN

Author of The Morality of Money

Money • Faith & Spiritual Guidance • Life Choices

A note for hosts

These questions are conversation starters, not a required script. Renée loves thoughtful, unscripted conversations and is happy to follow wherever the discussion leads. Choose the questions that best fit your audience—or mix money, faith, spirituality, and life decisions. Please also feel free to draft your own questions. Spiritual guidance and "The Flow" are central to The Morality of Money and can be explored in explicitly faith-based language or in language accessible to people of any faith or no faith.

QUESTION KEY

MONEY / FINANCE	FAITH / SPIRITUAL	LIFE / DECISIONS

YOUR STORY: WHEN EVERYTHING CHANGED

● You committed more deeply to God and your six-figure income dropped to roughly one-sixth of what it had been. What did that feel like, and what made you not walk away?

● When your finances collapsed, you felt God telling you that you had learned many financial lessons, but it was time to see them through a different lens. What did that mean practically when the numbers weren't working?

● Looking back at that season now, what do you think was actually happening—and how did it change the way you define success?

THE FLOW: SPIRITUAL GUIDANCE FOR REAL-WORLD DECISIONS

● You introduce a concept called "The Flow." What is it, and how does it help us recognize spiritual guidance in ordinary financial and life decisions?

● You intentionally describe The Flow in a way that can speak to people of any faith or no faith at all. Why was that important to you?

● Your decision-making framework includes ideas such as "go where the energy is," "go where the doors open," and "let your heart sing." How does that work when you're making a major decision?

● How can someone tell the difference between "this is hard because it matters" and "this is hard because I may be forcing the wrong path"?

● Can you walk us through how you used The Flow when deciding whether to write The Morality of Money?

FEAR, MONEY & THE DECISIONS WE MAKE

● You quote Hedy Lamarr: "I win because I learned that scared money always loses." What does a fear-based financial decision look like—and what can it cost us?

● You distinguish between healthy fear that motivates change and chronic fear that drives poor decisions. How do we learn to recognize the difference?

● Where do you see fear hiding in financial decisions when people don't recognize it as fear?

● Why can a financial decision be mathematically sensible and still be the wrong decision for someone's life?

THE MORALITY OF MONEY

- You write that how we gain our financial resources and what we choose to do with money illustrates our ethics, morals and priorities. What do you mean by that?

- What does "moral money" look like for an ordinary person or small business owner—not a billion-dollar company?

- You talk about the "Big Guys"—institutions and systems that can exploit people's financial vulnerability. What warning signs should consumers watch for?

- What does a mutually beneficial financial exchange look like, and why does that matter to your definition of prosperity?

CONVERSATIONS WORTH HAVING

- Your book was originally titled What Dave Ramsey Got Wrong. You're not anti-Ramsey, but you are strongly opposed to one-size-fits-all financial advice. What do you think that approach gets wrong?

- You challenge the idea that every Christian is required to tithe 10 percent to a church. Why—and what do you believe Scripture actually asks of us?

- You have written candidly about tithing during your own financial collapse partly because you hoped God would financially reward you. What did that experience teach you about bargaining with God?

- Who gets to decide what "financially responsible" means when people have different values, obligations, families and definitions of a good life?

FINANCES, GUIDANCE & GOVERNMENT

- Your book takes a three-pronged approach to financial well-being: Finances, Guidance, and Government. Why do you believe understanding all three is essential to creating financial security - and using money morally?

- Most personal-finance advice focuses almost entirely on what individuals should do differently. How much of our financial well-being is actually influenced by economic conditions and government policy that we do not control?

- Why do you believe people need at least a basic understanding of economics to make good personal financial decisions?

- Inflation, interest rates, taxes, Social Security, Medicare, student loans and government debt can sound like abstract policy issues. How do those decisions eventually find their way into an ordinary family's kitchen-table finances?

- Where do personal responsibility and government responsibility meet? What should we reasonably expect individuals to handle for themselves, and where do we have a collective responsibility to one another?

- You argue that financial decisions are not made in a vacuum. How should someone adjust their financial plan when the economic or political environment changes around them?

- Can government policy itself be viewed through the lens of morality? If money reveals our priorities as individuals, does the way a society raises and spends money reveal its priorities too?

- It seems today that faith has either too big or too little a place in the government landscape. Yet you seem to advocate using The Flow even when making decisions about government and public policy. How is that different from combining religion and politics?

- You have spent decades teaching subjects such as Social Security, Medicare, investments, inflation and government programs. What do Americans most misunderstand about the relationship between government and their own financial security?

PRACTICAL WINS

- You believe “Pay Yourself First” is so foundational that you restructured the book to put it first. What do you say to someone who says, “I literally can't afford to save”?
- What's the difference between saving and investing, and why does someone need both?
- What risk does a business owner take when they pour everything back into the business while neglecting their own financial foundation?
- What are your 7 G's of Great Riches, and how do they change the way we think about wealth?

CLOSING STRONG

- The title of your final chapter is “You Are Rich—There's Nothing to Fear.” What do you want someone who still feels financially afraid to understand?
- After 35 years of teaching financial professionals, what have you learned about money that conventional financial education often misses?
- What role should spiritual guidance play in a decision that also has very real financial consequences?
- If listeners remember only one idea from The Morality of Money, what do you hope it is?

SUGGESTED INTRODUCTION

Renée E. Bryan spent more than 35 years in financial services and education, training financial professionals and teaching the mechanics of money. But her own financial upheaval forced her to confront something the numbers couldn't explain: every money decision is also shaped by fear, values, priorities, faith and our definition of a good life. Her book, The Morality of Money, brings those worlds together—financial understanding, ethics, spiritual guidance and real-life decision-making—to help people use money intentionally rather than fearfully. Please welcome author, educator and Fearless Finances host Renée E. Bryan.