

THE MORALITY *of* MONEY



Remove Fear and Discover Financial Freedom

Through Simple Economic Principles
and Universal Truths

Renée E. Bryan

THE MORALITY OF MONEY FINANCIAL GUIDE SAMPLE

Full Guide Available at Major Booksellers in 2027

Renée E. Bryan

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This complimentary sample of The Morality of Money Financial Guide is offered to help you get started on your journey and to illustrate what this resource offers for your future security.

Available 2027 through all major booksellers.

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Remove Fear and Find Financial Freedom Through Simple
Economic Principles and Universal Truths

**A Guide to Rewriting Your Money Story
—and Drafting the Future You Want**

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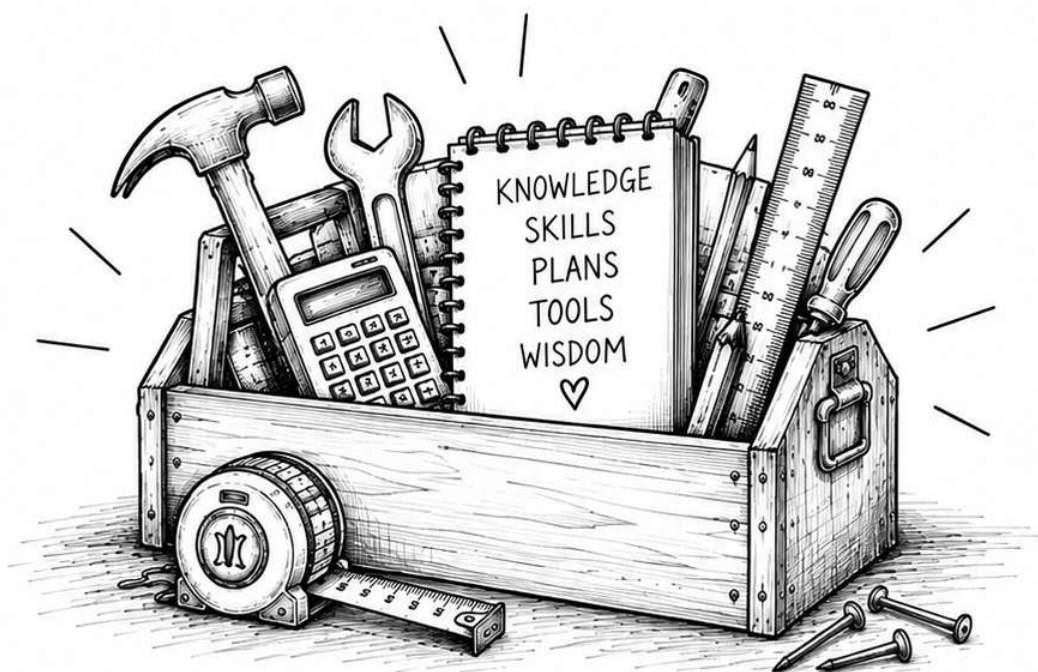
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The Morality of Money and this companion financial guide are works by Renée E. Bryan.



Financial knowledge gives us better tools.
Our values help us decide what to build with them.



Preface



Drafting the Plan

When I first wrote *The Morality of Money*, I thought maybe a companion guide would be helpful. I had toyed with some ideas, but I had no outline, no notes, and no clear vision. As I prepped for the release of the book, one of my advance readers (those who get an early release copy to post reviews on the publication date) said (paraphrased, of course), “This book is exactly the message so many in my community need. I am setting up a book study right now.”

I am still amazed and blessed when I consider those words and the sentiment. It’s what I hoped would happen—that readers would recognize the value in the material, want to share it, and that a community would develop around the pages. While I also knew that great leaders like the woman who uttered these words could devise their own plan to “study” the material, I figured I could make their job much easier by creating a guide—this guide.

THIS IS NOT A “WORKBOOK”

“The thing that is really hard, and really amazing, is giving up on being perfect and beginning the work of becoming yourself.” — Anna Quindlen, Being Perfect

At first, I called it a “workbook.” That is what we generally call this sort of supplementary book that we write in, but “workbook” sounded like school, and it made the project feel like homework. I don’t look at these pages like that, and I hope you don’t either.

To me, this is a guide to a journey, or even a place to journal. Until this project, I never noticed the similarity of those two words: journey and journal, so I did a little research. Journey comes from the Old

French word *jour*. The original definition of the word journey was associated with a day's travel, and a journal was a daily record.

Now, of course, we have expanded the journey beyond a day, yet it is a great many days strung together that bring us to a certain destination. This is where we find ourselves in these pages—willing to journal ideas to journey to our hoped-for destination.

I'd also like you to consider another “jour” word—sojourn. Again, Old French, but instead of traveling, this word can offer us rest. It means to stay or reside temporarily. I believe it also fits these pages. Here we will sit, rest, and reflect. Much of the heavy lifting will be outside the confines of this space. This is ours to create what we choose.

THEY'RE YOUR TOOLS

"You simply can't know how things are going to behave until you've actually tried them. Go ahead and write up a plan, but don't put too much faith in it." — Marc Randolph

In the chapter “The Heart of the Matter,” I introduce the idea that our financial plan is like building a house (pages 66-67). If we better understand how each tool (financial product) works, we can better build the home (or life) we desire. In these pages, we will formulate how to build that house—from the foundation, where we begin in the next few pages, to picking out and installing the finishing touches in the seventh section, and our eventual move-in when we wrap things up in the final section.

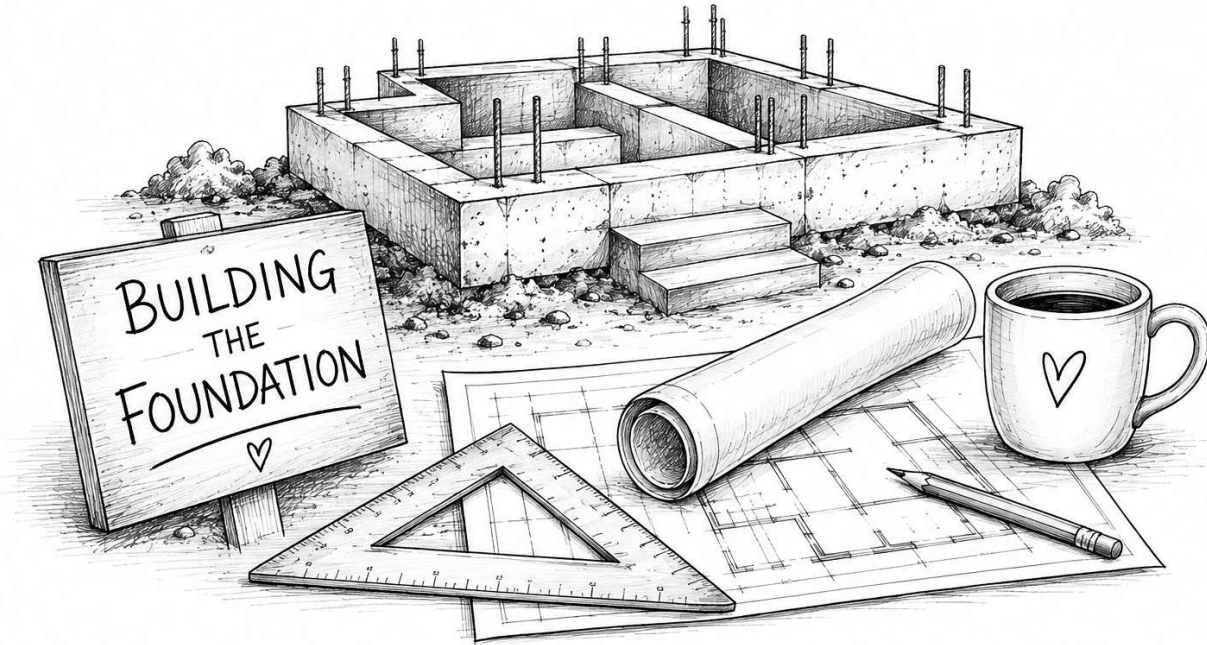
There is no need to rush through this—take as much time as you need or desire. I have packaged the content in eight sections for those doing a weekly study, but you can do this independently or your group can choose whatever works best for you. Remember, the Flow is not rigid or boxed into rules. This process should not be either.

Which brings us to the squishy Play-Doh in the chapter “All Those Pretty Pennies” (page 168): None of this is set in stone. You might have written on paper, but these plans can change as you journey through the days. The house you believe will work for you today may not fit tomorrow, and your neighbor most certainly will build something different from you. This is all very much okay. In fact, it is to be expected. This is about the process, doing our best, and letting go of rigid expectations of the outcome.

I will pop in occasionally with “*Thoughts from Renée*.” I’ve done this mostly so that I can benefit from the exercises as well. I tried to make them interesting and fun—I hope you agree. Feel free to read my thoughts or not, but please don’t let my thoughts drive your build. If you find anything useful in my commentary, or it sparks something new for you, that is part of why I provided it. This house is being built for you and should be modeled after what you sense from the Flow and know in your heart you need.

Some sections contain personal reflections. I encourage you to write freely and dig deeply. The deeper our foundation, the stronger our build. If you are working through this in a group, I further encourage you to share as much as you feel comfortable and test the water of the Flow and disclose more. In my experience, if you are in the right group, only beautiful things will come from this—and who doesn’t want a beautiful home, right? Safe, strong, and beautiful will provide the security we all desire.

Section One



Building the Foundation

It's time to dig in. The beginning of the book introduced two foundational ideas for our journey, but they're generally considered taboo to discuss: money and religion. Oh yeah, this might get a little messy. Let's start with the latter first.

Those of you who read the book know very well there is little discussion of actual religion. The world of the Spiritual, which is called the Flow, runs throughout the text. However, I intentionally left the idea of seeking the unseen open to allow (hopefully) everyone to feel comfortable in the pages and within the principles. Whatever Forces might guide us, and whoever might be the Creator, it only makes sense that They are for us equally. (Please see Appendix I in the book, *The Morality of Money*, for further information about my use of They for GOD.)

I chose the word 'religion' because it is typically the dogma of beliefs that is written upon us and may either draw us in or repel us from the thought. In these pages, we hope to examine our early experiences and how they might shape our current thoughts and reliance on such matters.

We will explore the same ideas about money. Before any of us were required to provide for ourselves, we learned that money was necessary for exchange. Likely, at that same time, we began to see its power to bring forth or crush dreams. Whether or not we could get the latest rage all the kids were wearing or playing with taught us lessons about the principal tool for our build: money.

THE STUFF DREAMS ARE MADE OF

“We are such stuff as dreams are made on, and our little life is rounded with a sleep,”
—William Shakespeare, *The Tempest* (Act IV, Scene 1)

List five of your earliest memories about money. Consider how each may have impacted your beliefs, fears, or use of money. Note your thoughts about each.

1.

2.

3.

4.

5.

Thoughts from Renée

1. **Financial Insecurity:** My father was a financially controlling alcoholic, and although he made a reasonable income as an over-the-road truck driver, he didn't always bring that money home. While it was peaceful at home when he was absent for long stretches, we only received basic necessities when he came home. Because it was the 1970s, our family had limited options and resources, so my mother often had to rely on the generosity of neighbors. I vowed I would not allow a man to control my life or that of my children.
2. **Earning Options:** Having watched my mother suffer, I vowed I would always earn enough to be able to take care of myself and my children—that I would have options she did not have. Even though I earned more than my husband, I stayed in an abusive relationship anyway. There, I learned that real healing can't be bought. That the scars I had would not disappear with a Band-Aid of a paycheck. This painful lesson cost my kids and me more than pennies, and as much as I wish I could have done this differently, I don't believe I was capable at that point in my life.
3. **An Allowance:** I wanted to write “routine” between those two words, but given how little I remember my father being around as a child, I don't believe this was weekly as intended. I do remember, though, when our father turned over the dollar (yes, one dollar), it typically came with some sort of money lesson. Will you save it? What will you buy? Maybe both? My father wasn't great with money—I could tell you so many stories—but he did try to instill financial lessons in us. He understood the value of a dollar and wanted his kids to understand it as well.
4. **The Price of Candy:** A memory I will never forget is when the typical candy bar went from 15 cents to a quarter, and if I am recalling this accurately, it happened in a moment. Like, I went to the store with my dollar, and I could buy six candy bars, and then I could only buy four. A 40 percent reduction in buying power. I promptly asked for an increase to my allowance. To which my father responded, “Sorry, we're all dealing with it.” It was the 1970s—BIG inflation years. Ultimately, it made me realize that nothing stays the same in the world of money and one should be prepared for the change.
5. **Rewards for Grades:** Another financial lesson from dad was financial rewards for good grades. I didn't need such incentives. I was a high achiever and knew I'd need a good education to achieve my goals, but these little perks were an added bonus. The first time I remember my dad offering the incentive, the grades were in, and he asked me what I wanted. I asked, “Anything?” He said, “Yup, anything.” I told him I wanted him to rent the apartment down the hall for me. I could use their phone and come for dinner, but I wanted my own place. Not kidding—and I was adamant. He said, “Anything.” I wish I could remember all the details, but I know I pitched it hard. In the end, I got my ears pierced. This taught me, though, that if you work hard, you are rewarded. What I didn't learn until later is that the reward for hard work is not always guaranteed.

THE FIRST INSPECTION

"Do you wish to rise? Begin by descending. You plan a tower that will pierce the clouds? Lay first the foundation of humility." —Saint Augustine

Look back at the five memories you just recorded. Consider what those early experiences may have taught you about money.

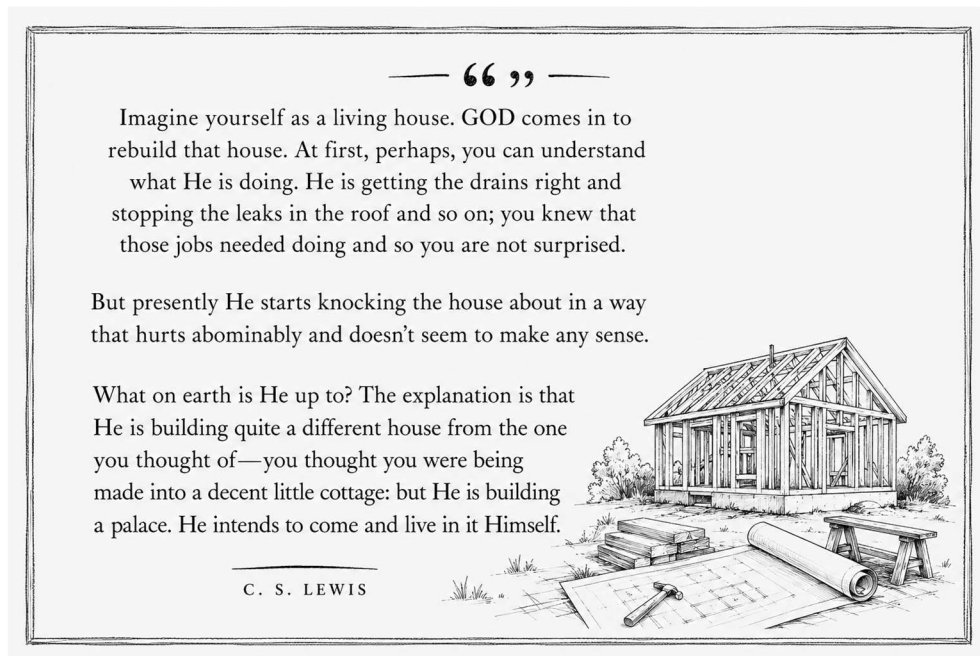
What patterns do you see in your memories?

Are there beliefs about money you formed then that you still carry today?

Which of those beliefs have served you well?

Which beliefs might you want to reconsider?

THE ULTIMATE ARCHITECT



This C.S. Lewis quote is one of my favorites—and as you can see from my writing, I have many. I love it so much I decided to showcase it differently than the other quotes in these pages. This process of seeking the Spiritual has not always been easy for me. It's been quite difficult indeed, but it is one of the most rewarding and healing endeavors I have experienced.

When I first recommitted myself to faith, one of my constant prayers was (paraphrased), “Make me like you. Show me how You see the world. I want Your eyes. Give me Your heart. Change me.” There were days I regretted that prayer. These were painful times of change. I didn't see my friends and relationships in the same light. Layers of racism, ageism, patriarchy, sexism, rape culture, xenophobia, and oppression began revealing themselves. What I saw I could not unsee, and the heart of me had to speak out. Silence was not a choice.

I began a journey to really know this man, Jesus. I read through the gospels and wrote about what I learned and the person I began to really understand. He was amazing, and I wrote blog after blog (which maybe someday I will publish) at WrongWayLizzie.me. Around this same time, Trump was elected for his first term, and moral contrast around elections, money, and justice became ever more apparent.

MIXING THE MORTAR

“Those who flow as life flows know they need no other force.” —Lao Tzu, Tao Te Ching, Chapter 15

There are no right or wrong answers here. This is simply an opportunity to consider where you are today. For each statement, circle the number that best reflects how strongly you agree or disagree.

1 = Strongly Disagree	10 = Strongly Agree
1. I believe there is a GOD.	1 2 3 4 5 6 7 8 9 10
2. I believe GOD is present in my everyday life.	1 2 3 4 5 6 7 8 9 10
3. I find it easy to trust GOD with my life.	1 2 3 4 5 6 7 8 9 10
4. I believe GOD wants good things for my life.	1 2 3 4 5 6 7 8 9 10
5. I feel comfortable asking GOD for help.	1 2 3 4 5 6 7 8 9 10
6. I feel comfortable questioning GOD and my beliefs.	1 2 3 4 5 6 7 8 9 10
7. I believe GOD cares about the details of my life.	1 2 3 4 5 6 7 8 9 10
8. I trust GOD even when I don't know what will happen.	1 2 3 4 5 6 7 8 9 10
9. My religious experiences have strengthened my faith in GOD.	1 2 3 4 5 6 7 8 9 10
10. What I was taught about GOD still feels true to me.	1 2 3 4 5 6 7 8 9 10
11. My experiences have sometimes caused me to question GOD.	1 2 3 4 5 6 7 8 9 10
12. I feel free to decide for myself what I believe about GOD.	1 2 3 4 5 6 7 8 9 10
13. My understanding of GOD has changed throughout my life.	1 2 3 4 5 6 7 8 9 10
14. I am comfortable exploring new or different ideas about GOD.	1 2 3 4 5 6 7 8 9 10
15. The idea of the Flow makes sense to me.	1 2 3 4 5 6 7 8 9 10
16. I find it easy to tap into the Flow.	1 2 3 4 5 6 7 8 9 10

Which statements were easiest for you to answer? Which were the hardest?

What people, experiences, or teachings have most positively shaped what you believe about GOD?

What people, experiences, or teachings have made faith or trusting GOD more difficult?

My honest thoughts about the unseen “Flow.”

My future spiritual goals include:

WHERE DO MY PENNIES GO?

"We must consult our means rather than our wishes." — George Washington

Before we can find more pennies to save, we need to know where the pennies we already have are going. Unless you are the kind of person who enjoys digging into money matters, you don't need to make this harder than it needs to be. This is not an accounting exam, and the numbers do not need to be perfect. We are simply taking a snapshot of today so we can begin building something better for tomorrow. So, fill in the blanks with your best guess. If you use accounting software, it will surely help you account for more accurate values.

Start with your monthly take-home income—what actually lands in your account after taxes and payroll deductions. Be sure to include all forms of income in your household: child support, side jobs, tips, etc. This need not match your tax return. No one is looking. This is for your benefit, and your benefit solely.

Next, estimate what you spend during an average month. If something comes up only occasionally, turn it into a reasonable monthly estimate. If a category does not apply to you, leave it blank. If there is something you purchase regularly that is not listed here, use the blank lines that have been provided. Please try to be as accurate as possible and resist the temptation to write down what you wish you spent or avoid categories that are painful to consider. The more accurate your picture, the more comprehensive your plan—we need your best guesstimate to dig in and determine what you might decide to change.



MY MONTHLY MONEY PICTURE

Monthly category	Estimate (\$)
 INCOME — <i>Pennies coming in</i>	
Paychecks / Wages (take-home)	\$
Self-Employment / Business Income	\$
Retirement / Social Security / Pension	\$
Other Income / Support	\$
TOTAL MONTHLY INCOME	\$
 HOUSING & UTILITIES — <i>Home sweet home</i>	
Rent / Mortgage	\$
Property Taxes / HOA / Home Insurance	\$
Electricity / Gas / Water/Trash	\$
Internet / Phone	\$
Home Repairs / Supplies	\$
 FOOD & EVERYDAY LIFE — <i>The little things count, too</i>	
Groceries	\$
Dining Out / Coffee / Delivery	\$
Clothing / Shoes	\$
Personal Care / Household Supplies	\$
 TRANSPORTATION — <i>Places to go!</i>	
Car Payment	\$
Gas / Transit / Rideshare	\$
Auto Insurance / Repairs / Parking	\$
 HEALTH & FAMILY — <i>Taking care of those we love</i>	
Health Insurance / Medical / Prescriptions	\$
Childcare / School / Education	\$
Pets / Family Support	\$
 DEBT, SAVINGS & FUTURE GOALS — <i>Building tomorrow</i>	
Credit Card / Personal Loan Payments	\$
Student Loan Payments	\$
Emergency Fund Savings	\$
Retirement / Investing (not already deducted)	\$
Other Savings / Long-Term Goals	\$
 GIVING, ENJOYMENT & OTHER —  <i>This is the stuff we live for.</i> 	
Charitable Giving / Church / Donations	\$
Entertainment / Hobbies / Subscriptions	\$
Travel / Vacations	\$
Gifts / Celebrations	\$
Other / Irregular Expenses	\$
	\$
	\$
	\$
	\$
TOTAL MONTHLY OUTFLOW	\$
Monthly income _____ – monthly outflow _____ = Pennies to Save \$ _____ <i>A negative number is reality, not a judgment. Things are tough for too many people today.</i> <i>A positive number gives us immediate options and considerations, but still valuable work to do.</i> <i>Both give us something to consider: How could our pennies better serve our future—and the lives of others?</i>	

WHERE TO FIND PENNIES?

"There is no one-way prophecy, no speaking without listening or listening without speaking. The flow must go both ways, or it is not divine flow." —Richard Rohr, The Tears of Things

Now, I'd like you to look at the chart on the previous page and consider the process you've just been through. Were there categories that were uncomfortable to consider? Were any amounts larger than you would like? Any areas that surprised you? Check the list twice for accuracy and completeness, then add up or down arrows where you would like to see change.

The ultimate goal is to find extra pennies in those numbers you can redirect toward your future security, while still making room for what we value today. I like coffee, dinners out, travel, and plenty of things that cost money. I am sure you do, too. The question is whether how we spend today is helping us build the security we want tomorrow.

Take a moment—or maybe more than a day—to consider what GOD would have you do. This process works best if you do it more than once. Be intentional to tap into your inner voice and listen to the Flow. Throughout the day, ask GOD to show you what matters and what you need to do. The answers will come. Every penny we free up can become a penny working for our future. It starts with an idea of what we could change today, but this is a skill we should hone as we consider the “squishy” work of continuing to build a secure financial future.

What do I sense I should change in my budget to secure my financial future?

What items could I easily reduce without losing what matters most?

When I look to the future, what goals would I like to accomplish?

Are there any difficult budget challenges that may require a long-term approach? (E.g., downsizing a home, getting a degree, finding a new job, etc.)

This concludes your preview of **The Morality of Money Financial Guide**. Ready to take the next step? **Purchase your copy of the complete Financial Guide, available through all major booksellers in 2027.**

Your financial future isn't written yet.

You are in the midst of shaping it—one thoughtful choice, one courageous step, and one pretty penny at a time.

THANK YOU FOR SHARING THIS JOURNEY

Thank you for spending this time with me and for exploring the relationship between money, fear, faith, and the choices that shape our lives. I hope *The Morality of Money* encourages you to continue asking questions, discovering possibilities, and moving toward greater financial freedom.

Our conversation does not have to end here. You can find additional writing, updates, and information about my books at ReneeLizBryan.info, and join me for conversations about money and life on [Fearless Finances on YouTube](#).

You may also enjoy the printed edition or audio version of *The Morality of Money*, the *Financial Guide*, and my next book, *Tapping the Wellspring*. I hope these resources continue to inspire reflection, growth, and meaningful conversations. Printed book: [View The Morality of Money on Amazon](#)

With gratitude,

Renée E. Bryan