

Money CV

This is intended as a briefer exercise than a money autobiography. It is not a budgeting chart but a chance to review each area of finance and identify areas that frustrate or disappoint as well celebrate areas where you feel you've made real progress in your stewardship.

For each area of spending there is a chance to reflect on progress, decide on the next step in the journey and consider what your vision is in this area of your finances.

Take transport as an example. The story so far might be that you have started cycling short distances rather than taking the car. The next step might be that you are seeking to sell one of the two cars your family own. The vision is that you want to travel only when necessary, in the most environmentally friendly method you can and use any money saved from daily travel to offset the expense of longer trips.

Immediately you can see that a vision can be a very personal decision. But it also helps to set your course. Thinking you need to spend less is very nebulous – deciding to bring packed lunches rather than buy them is more practical, but still a bit soulless. But if your vision is to use the money saved from lunches to pay off your credit card, or have a weekend away every so often, or give more away etc etc then suddenly there is life in the decision to take a packed lunch.

You can even compare CVs with friends you trust and can talk openly about these things. Seeing the differences can be as helpful as sharing ideas you have in common. It can really help to know why someone is making that choices they are making. For example, I have chosen a job with a lower salary than many of my friends which means we have less money for going out or going on holiday. But we're happy in the choice we have made and so don't want friends to feel they need to subsidise us. Money, and different ways of spending it, can cause resentment amongst friends, and being able to talk openly about it can open up new ways of seeing one another.

If you have any comments, suggestions or improvements to this wee tool, let me know.

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Finance area	Transport	Food	Clothing	Other shopping	Gas and electricity	Telecoms
Story so far						
Next step						
Vision						
Finance area	Housing	Banking	Saving	Pension	Insurance	Stocks and shares
Story so far						
Next step						
Vision						

Finance area	Tithing	Giving	Education	Health care	Beauty & toiletries	Decorating
Story so far						
Next step						
Vision						
Finance area	Leisure activities	Going out	Presents	Holidays	Christmas	Other
Story so far						
Next step						
Vision						