

Money & Financial Resilience

Sobriety & Resilience · The Recovery Files

Healing Your Relationship With Money in Recovery

A Resiliency Intensive for Sustained Recovery

Embrace, Empower & Evolve — The Recovery Files

Stabilize · Stop the bleeding · Foundation · Build structures · Growth · Build the future

In this workbook

- Part 1 · The Financial Wreckage: Addiction's Price Tag and What Comes After
 - Exercise: Fearless Financial Inventory
- Part 2 · The Psychology of Money in Recovery: Why It's Not Just About Numbers
 - Check-in: Financial Shame & Avoidance
 - Check-in: Money Behaviors & Compulsive Patterns
 - Exercise: Money Pattern Explorer
 - Exercise: Financial Trigger & Response Map
 - Exercise: Financial Shame Inventory & Reframe
- Part 3 · Money Messages: The Financial Beliefs You Inherited
 - Exercise: Inherited Money Messages
- Part 4 · Recovery Principles Applied to Finances: The Twelve-Step Financial Life
 - Check-in: Money-Recovery Integration
 - Exercise: Financial Amends Planning
 - Exercise: Money Conversations Guide
- Part 5 · Building Financial Resilience: From Wreckage to Foundation to Future
 - Check-in: Financial Literacy & Skill Development
 - Check-in: Financial Resilience & Growth
 - Exercise: Recovery-Informed Budget Framework
 - Exercise: Daily Money-Recovery Check-In (7 Days)
 - Exercise: Financial Future Blueprint

Each reading is followed by its check-in questions and exercises, in the same order as the app. Your scored results are shown in the app.

PART 1 OF 5 · READING

The Financial Wreckage: Addiction's Price Tag and What Comes After

Addiction is expensive. Not figuratively — literally. By the time most people reach sustained recovery, the financial damage is staggering. The money spent directly on substances. The income lost to unemployment, underemployment, missed promotions, and destroyed businesses. The legal costs — attorneys, fines, court fees, probation expenses. The medical bills. The damage to property, to credit scores, to retirement accounts that were raided. The child support payments that went unpaid. The debts accumulated when you were borrowing from anyone and everyone to feed the addiction. The tax returns that were never filed. The opportunities that evaporated because you were too impaired to show up.

If you have been in sustained recovery for twelve months or more, you are likely looking at some or all of this damage and asking the question that this intensive is designed to help you answer: now what?

Here is the first thing you need to understand about financial recovery: it is not separate from your emotional and spiritual recovery. It is woven into it. Money is one of the most emotionally charged arenas in human life — it touches our sense of security, our self-worth, our relationships, our ability to care for ourselves and the people we love, and our vision of the future. When the financial dimension of life is in chaos, it creates a low-grade anxiety that permeates everything else. It makes recovery harder, not because money itself is a trigger, but because financial stress activates the same neural pathways — fear, shame, desperation, hopelessness — that made substances attractive in the first place.

The second thing you need to understand is that financial recovery follows the same principles as substance recovery, even though the timeline is different. It requires honesty — the willingness to look at the full picture rather than avoiding it. It requires accountability — taking responsibility for the damage without being destroyed by the shame of it. It requires patience — because just as sobriety is built one day at a time, financial stability is built one dollar, one payment, one budget cycle at a time. It requires help — because you probably don't have all the knowledge and skills you need, and asking for guidance is a sign of strength, not weakness. And it requires faith — the belief that if you do the next right thing consistently over time, the situation will improve, even when the progress feels agonizingly slow.

The third thing — and this may be the most important — is that your financial situation does not define your recovery, your worth, or your future. You can be deeply, beautifully, powerfully sober and still have a terrible credit score. You can be doing extraordinary inner work and still be making minimum payments on debts that feel like they will never end. The financial wreckage of addiction is real, but it is not a measure of who you are today or who you are becoming. It is a consequence of where you have been — and you are no longer there.

This intensive is not a financial planning guide. You will not find budgeting spreadsheets or investment advice here. What you will find is a recovery-informed exploration of your relationship with money — the shame, the fear, the compulsive patterns, the beliefs, and the avoidance

behaviors that keep you stuck. Because until you address the emotional and psychological dimensions of your financial life, no budget or financial plan will stick. You have to heal your relationship with money before you can effectively manage your money. That is what we are here to do.

Reflection Questions

1. If you could put a number on the total financial cost of your addiction — including lost income, legal costs, medical bills, damage to credit, lost opportunities — what would it be? How does looking at that number honestly make you feel?

2. Which financial consequence of your addiction causes you the most shame right now? What does that shame tell you about what you believe you deserve?

3. Do you see your financial recovery as connected to your emotional and spiritual recovery, or do you treat them as separate? What would integration look like?

4. Where are you in the financial recovery process — still in crisis, stabilizing, rebuilding, or growing? What does the next stage require of you?

5. If your financial situation does not define your worth or your recovery, what DOES define them? Can you hold both realities — real financial damage AND real personal growth — at the same time?

YOUR EXERCISE

Fearless Financial Inventory

A Searching and Honest Look at Your Complete Financial Picture

The Principle

Just as Step Four asks for a searching and fearless moral inventory, financial recovery requires a searching and fearless financial inventory. You cannot solve a problem you refuse to look at. This exercise creates clarity. Clarity creates power. Power creates change. This is not about judgment. This is about truth.

Income & Earning Capacity

1. What is your current monthly income from all sources? Be precise.

2. Is this income stable, variable, or at risk? What would happen if it changed?

3. What is your earning capacity — the income you could realistically generate with your current skills, education, and experience? Is there a gap between what you earn and what you could earn?

4. What is one step you could take in the next 90 days to increase or stabilize your income?

Debt & Financial Obligations

List every debt you currently carry. This is the hardest part of the inventory and the most important. You cannot make a plan for what you won't look at.

Debt #1

Debt #2

Debt #3

Debt #4

Debt #5

Debt #6

Monthly Expenses Reality Check

Housing (rent, mortgage, utilities, insurance)

Transportation (car payment, insurance, gas, transit)

Food & Essentials (groceries, personal care)

Recovery Expenses (therapy, treatment, meetings costs, medication)

Debt Payments (minimum payments on all debts)

Communication (phone, internet)

Health (medical, dental, prescriptions not covered)

Everything Else (entertainment, clothing, dining out, subscriptions)

Assets & Resources (What You DO Have)

1. Do you have any savings, however small? How much?

2. Do you have any assets (car, tools, equipment, retirement account, anything of value)?

3. What non-monetary resources do you have? (Housing stability, supportive family, employable skills, recovery community, access to services)

4. What financial progress have you already made since getting sober? Name every improvement, no matter how small.

Inventory Synthesis

1. Now that you have looked at the full picture — income, debts, expenses, assets — what is your honest emotional reaction? Name the feeling without judging it.

2. What was the hardest part of this inventory to complete? What does that tell you about where your financial avoidance is strongest?

3. Based on this inventory, is there a gap between your income and your essential expenses? If so, how large is it and what needs to happen?

4. What is the single most important financial action this inventory reveals you need to take? Name it specifically.

PART 2 OF 5 · READING

The Psychology of Money in Recovery: Why It's Not Just About Numbers

Money is never just money. It is a symbol, a scorecard, a security blanket, a weapon, a source of shame, and a measure of worth — all depending on the stories you carry about it.

Understanding the psychology of your relationship with money is essential because the behaviors you exhibit with money — the avoidance, the compulsive spending, the shame-driven secrecy, the paralysis — are not financial problems. They are emotional and psychological problems that express themselves financially.

For people in recovery, the psychology of money carries specific additional layers.

The first is the shame economy. During active addiction, money became inextricably linked with shameful behavior. You spent money you didn't have. You lied about where it went. You stole, borrowed, or manipulated to get more. You prioritized the substance over rent, food, children, and every other obligation. Every one of those financial acts deposited shame into an account that compounds with interest. In recovery, that accumulated shame does not disappear when you stop using. It sits in the background, coloring every financial decision with the belief that you don't deserve financial stability, that you can't be trusted with money, and that you will inevitably make the same destructive choices again.

The second layer is what psychologists call "learned helplessness" around money. Many people in recovery have spent years — sometimes decades — in financial chaos. The chaos became normal. Paying bills late became normal. Having no savings became normal. Living in constant financial anxiety became normal. When something is normal long enough, it starts to feel inevitable. "This is just how my finances are." "I've never been good with money." "I'm not a money person."

These beliefs are not facts. They are the residue of learned helplessness — the psychological state that develops when someone has experienced repeated inability to control outcomes. But the inability was not about money. The inability was about addiction stealing your capacity to follow through, plan ahead, and make rational decisions. Now that the addiction is managed, the capacity is returning. The learned helplessness just hasn't caught up yet.

The third layer is the relationship between money and the addictive cycle itself. Research consistently shows that the neural pathways involved in financial decision-making overlap significantly with those involved in addiction. The dopamine hit from an impulsive purchase activates the same reward circuitry as a hit from a substance. The relief of spending when you're stressed mirrors the relief of using when you're stressed. The cycle of financial binge and restrict — spending wildly, then panicking and clamping down — mirrors the binge-restriction cycle of active addiction.

This is not a coincidence. It is the same brain, running the same patterns, through a different medium.

Understanding this neurological overlap is not cause for despair — it is cause for strategic clarity. You already know how to interrupt addictive patterns. You have built that muscle in recovery. The skills you use to manage cravings — pause, name the feeling, call someone, play the tape forward, take the next right action — are the exact same skills that will help you manage compulsive financial behavior. The recovery toolkit you've built is your financial toolkit. You just need to learn to apply it.

The fourth layer is the role of financial stress as a relapse trigger. Multiple studies have identified financial problems as one of the top five predictors of relapse. Not because money itself causes relapse, but because unmanaged financial stress creates the emotional conditions — hopelessness, shame, anxiety, desperation — in which relapse becomes attractive. Addressing your financial life is therefore not separate from protecting your sobriety. It IS protecting your sobriety.

Reflection Questions

1. Which of the psychological layers described — shame economy, learned helplessness, addictive financial patterns, financial stress as relapse risk — resonates most strongly with your experience?

2. What beliefs about money did you carry before addiction? How did addiction change those beliefs? How has recovery changed them again?

3. Have you noticed compulsive patterns in your financial behavior that mirror your addictive patterns? (Impulsive spending, binge-restrict cycles, secrecy about purchases, using shopping as emotional regulation?) Be specific.

4. How has financial stress threatened your recovery? Has there been a time when money problems brought you close to relapse? What kept you sober?

5. If the recovery toolkit (pause, name, call, play the tape forward) can be applied to financial behavior, what specific financial situation would you apply it to first?

CHECK YOURSELF · CHECK-IN 1 OF 5

Financial Shame & Avoidance

Scale: 1 = Not at all · 2 = A little · 3 = Somewhat · 4 = Quite a bit · 5 = Very much

1. I avoid looking at bank statements, bills, or financial documents because it creates anxiety or shame

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

2. I carry significant guilt about financial damage I caused during active addiction

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

3. I hide the true state of my finances from people close to me

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

4. I feel like I am "behind" everyone financially and that I can never catch up

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

5. I avoid conversations about money because they trigger shame about my past

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

6. I feel undeserving of financial stability or comfort because of what I did during active use

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

7. I sometimes make financial decisions out of fear or shame rather than from a clear plan

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

8. The thought of my total financial picture — debts, obligations, lost savings — feels overwhelming

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

CHECK YOURSELF · CHECK-IN 2 OF 5

Money Behaviors & Compulsive Patterns

Scale: 1 = Not at all · 2 = A little · 3 = Somewhat · 4 = Quite a bit · 5 = Very much

1. I notice compulsive patterns in my spending that resemble my addictive patterns (impulsivity, secrecy, binge-restrict cycles)

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

2. I sometimes use spending or shopping to manage difficult emotions the way I once used substances

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

3. I struggle with delayed gratification when it comes to money — I want what I want now
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
4. I have difficulty saying no to financial requests from others, even when it hurts me
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
5. I make major financial decisions impulsively without consulting anyone or thinking them through
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
6. I cycle between over-spending and extreme restriction, never finding a sustainable middle ground
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
7. I have used financial risk-taking (gambling, crypto speculation, scheme investing) as a replacement thrill
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
8. I am more comfortable in financial chaos than in financial stability — calm feels unfamiliar
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

YOUR EXERCISE

Money Pattern Explorer

Identifying the Voices That Drive Your Financial Behavior

Why This Matters

Just like your emotional life, your financial life is driven by internal voices — some that sabotage you and some that serve you. The Shame voice keeps you avoiding. The Compulsive voice keeps you spending. The Avoidance voice keeps you paralyzed. But the Growth and Wisdom voices offer a path forward. Tap the patterns you recognize in yourself.

Shame & Secrecy 8 patterns →

- ☐ Debt Hider ☐ Bill Avoider ☐ Statement Ignorer ☐ Account Checker Dread ☐ Conversation Dodger
- ☐ Past Mistake Ruminator ☐ Financial Fraud Feeler ☐ Creditor Ghoster

Deprivation Mindset 8 patterns →

- ☐ Scarcity Thinker ☐ Undeserving Believer ☐ Pleasure Denier ☐ Hoarder ☐ Guilt Spender ☐ Poverty Identifier
- ☐ Generosity Refuser ☐ Need Minimizer

Compulsive Patterns 8 patterns →

- ☐ Impulse Buyer ☐ Retail Therapist ☐ Binge Spender ☐ Financial People-Pleaser ☐ Get-Rich-Quick Chaser
- ☐ Gambler Mindset ☐ Substance Substituter ☐ Chaos Creator

Avoidance & Paralysis 8 patterns →

- ☐ Ostrich Approach ☐ Procrastinator ☐ Decision Freezer ☐ Plan Avoider ☐ Autopilot Spender
- ☐ Future Ignorer ☐ Learned Helpless ☐ Good-Enough Settler

Growth & Stewardship 8 patterns →

☐ Honest Assessor ☐ Budget Builder ☐ Debt Confronter ☐ Patient Investor ☐ Needs/Wants Distinguisher ☐ Help Seeker ☐ Progress Celebrator

Financial Wisdom 8 patterns →

☐ Values Aligner ☐ Long-Game Thinker ☐ Gratitude Practicer ☐ Generous Giver ☐ Boundary Setter
☐ Transparent Communicator ☐ Recovery Protector ☐ Legacy Builder

Money Pattern Reflection

1. Which pattern category is most active in your financial life right now? Give a specific recent example of how it showed up.

2. Look at the patterns you selected. Are they clustered in the destructive categories (Shame, Deprivation, Compulsive, Avoidance) or the constructive categories (Growth, Wisdom)?

3. Which destructive money pattern most closely mirrors your addictive behavior? How are they similar in feeling, in process, in consequence?

4. What would your Financial Wisdom voice say to your most destructive money pattern right now? Write that conversation.

5. Identify one specific financial situation this week where you will intentionally choose a Growth or Wisdom pattern instead of the default.

YOUR EXERCISE

Financial Trigger & Response Map

Mapping the Situations That Activate Destructive Financial Behavior

The Connection

Every destructive financial behavior has a trigger — a situation, emotion, or thought that activates the compulsive pattern. Mapping these triggers creates the same kind of awareness that relapse prevention planning creates: you can't avoid what you can't see, and you can't respond differently to what you haven't prepared for.

Emotional Spending Triggers

Times when feelings drive financial behavior

1. What emotions most reliably trigger you to spend, avoid bills, or make impulsive financial decisions? (stress, loneliness, celebration, boredom, shame, anger)

2. Describe a recent time when an emotion led directly to a destructive financial behavior. What was the feeling? What was the behavior? What was the cost?

3. What is your planned response the next time this emotional trigger activates? (e.g., "When I feel [emotion], instead of [behavior], I will [alternative].")

Social & Environmental Triggers

People, places, and situations that activate compulsive patterns

1. Are there specific people who trigger your destructive financial behavior? (a friend who always wants to go out, a family member who pressures you for money, an ex who owes you)

2. Are there specific places or situations? (a particular store, online shopping at night, payday, the casino, a mall)

3. What boundary or strategy would protect you from each of these social/environmental triggers?

Shame Spiral Triggers

Situations that activate financial shame and lead to avoidance or self-destruction

1. What financial situations trigger a shame spiral? (Opening a bill, being declined for credit, comparing yourself to others, being asked about finances)

2. What does the shame spiral look like for you? What behavior follows the shame? (avoidance, more spending, isolation, giving up)

3. What would a shame-interruption strategy look like? Who could you call? What could you tell yourself? What would your Wise Self say?

Scarcity Panic Triggers

Situations that activate fear-based financial behavior

1. What situations make you feel like there will never be enough? (Unexpected bills, job instability, watching others succeed, end of month)

2. What do you DO when scarcity panic hits? (Hoard, refuse to spend on necessities, panic-sell, make desperate financial moves)

3. What would a grounded, recovery-informed response to financial scarcity look like? How would the Wise Self respond to "there's not enough"?

YOUR EXERCISE

Financial Shame Inventory & Reframe

Bringing Your Financial Shame Into the Light

Why This Matters

Shame thrives in secrecy. Financial shame — the shame about money you spent, money you stole, money you owe, money you wasted, money you don't have — is among the most closely guarded secrets in recovery. This exercise applies the recovery principle that shame cannot survive being spoken. Naming your financial shame is the first step to neutralizing its power over your behavior.

Money I Spent on the Addiction

What is the most shameful financial consequence of money you spent directly on substances?
What does the shame say about you?

COMPASSIONATE REFRAKE: What would your wisest, most compassionate self say to this shame?
Not excusing, not minimizing — but holding with understanding.

Money I Took from Others

Did you steal, borrow without repaying, or manipulate others for money during active addiction?
What happened, and what shame do you carry about it?

COMPASSIONATE REFRAKE: What would your wisest, most compassionate self say to this shame?
Not excusing, not minimizing — but holding with understanding.

Financial Responsibilities I Abandoned

What bills, debts, child support, tax obligations, or financial commitments did you abandon during active use? What is the current state of those obligations?

COMPASSIONATE REFRAKE: What would your wisest, most compassionate self say to this shame?
Not excusing, not minimizing — but holding with understanding.

Financial Opportunities I Destroyed

What jobs, careers, businesses, educational opportunities, or financial progress was lost because of your addiction? What does the Critic say about those losses?

COMPASSIONATE REFRAME: What would your wisest, most compassionate self say to this shame? Not excusing, not minimizing — but holding with understanding.

My Current Financial Situation

What about your current financial reality generates the most shame? What do you believe this says about you as a person?

COMPASSIONATE REFRAME: What would your wisest, most compassionate self say to this shame? Not excusing, not minimizing — but holding with understanding.

Financial Trust I Broke

Whose financial trust did you violate? A partner, parent, employer, friend? What was the specific betrayal, and how does the shame of it affect you today?

COMPASSIONATE REFRAME: What would your wisest, most compassionate self say to this shame? Not excusing, not minimizing — but holding with understanding.

Shame Inventory Synthesis

1. What was the hardest shame to write about? What does that tell you about where you are still most controlled by financial shame?

2. Which compassionate reframe felt most genuine to you? Which felt most forced? What does the difference tell you?

3. If you shared your deepest financial shame with your sponsor, therapist, or a trusted person in recovery, what do you predict would happen? Are you willing to test that prediction?

4. Write a statement of financial self-forgiveness: acknowledge the damage, take responsibility, and release the shame that is no longer serving your recovery.

PART 3 OF 5 · READING

Money Messages: The Financial Beliefs You Inherited

Your relationship with money did not begin when you got your first paycheck or opened your first bank account. It began in childhood, in the household where you grew up, through the messages — spoken and unspoken — that the adults around you transmitted about what money means, who deserves it, how it should be handled, and what it says about a person's worth.

These early money messages are powerful because they install themselves as core beliefs — assumptions so fundamental that you don't even recognize them as beliefs. They feel like facts.

"Money is the root of all evil." "Rich people are greedy." "We can't afford that." "Money doesn't grow on trees." "Don't talk about money." "We're not the kind of people who have money." "If you have to ask the price, you can't afford it." "Money is power." "Men handle the money." "You have to work hard for every penny."

These messages shape not just how you think about money but how you feel about it — whether money feels safe or dangerous, abundant or scarce, a tool or a trap.

Consider the messages transmitted through behavior rather than words. If your parents fought about money, you learned that money equals conflict. If money was never discussed, you learned that money is shameful or dangerous to talk about. If one parent controlled all the money, you learned that money is about power. If your family experienced sudden financial loss — job loss, bankruptcy, foreclosure — you may have learned that financial stability is inherently fragile and can be destroyed at any moment, creating a baseline of financial anxiety that persists regardless of your actual circumstances.

For people who grew up in households affected by addiction, the money messages are often especially distorted. If a parent's addiction consumed the family's resources, you may have learned that money is something that disappears, that financial security is temporary, and that wanting financial stability is naive. If you experienced poverty as a direct consequence of a parent's addiction, you may carry both the desire for financial security and the deep belief that you are destined to repeat the pattern. If money was used as a tool of manipulation or control in your family — "I'll pay for that if you don't tell anyone about my drinking" — you may associate money with dishonesty, secrets, and conditional love.

Now layer your own addiction on top of these inherited beliefs. Addiction didn't just damage your finances — it confirmed your worst money beliefs. If you already believed you couldn't be trusted with money, addiction proved it. If you already believed that financial security was impossible for people like you, addiction provided evidence. If you already believed that money was something shameful to talk about, addiction gave you even more reason to hide.

The work of financial recovery in sustained sobriety is not just about learning to budget and save. It is about excavating the inherited beliefs that are running your financial behavior unconsciously, examining them honestly, and deciding — with the clarity and courage that recovery has given you — which beliefs to keep and which to replace.

You cannot change a belief you haven't identified. And you cannot build a healthy financial life on a foundation of inherited financial shame, scarcity thinking, or learned helplessness. The foundation has to be rebuilt. This is where that work begins.

Reflection Questions

1. What were the dominant money messages in the household where you grew up? Were they spoken directly, or did you absorb them through observation?

2. How did your family handle financial stress? Was it discussed openly, fought about, or hidden? How has that pattern shown up in your adult financial life?

3. If addiction was present in your childhood home, how did it affect the family's financial reality? What money beliefs did that experience install in you?

4. Which inherited money belief is most actively controlling your financial behavior today? Is it a fact or a belief? What evidence exists for and against it?

5. If you could write new money messages to replace the ones you inherited — messages that are honest, empowering, and recovery-informed — what would they say?

YOUR EXERCISE

Inherited Money Messages

Excavating the Financial Beliefs You Were Taught

Childhood Money Messages

For each topic, write the messages — spoken and unspoken — that you absorbed growing up about money.

Having Money / Wealth

What were you taught about having money / wealth? Who taught you? Was it words or behavior?

Not Having Money / Poverty

What were you taught about not having money / poverty? Who taught you? Was it words or behavior?

Spending Money

What were you taught about spending money? Who taught you? Was it words or behavior?

Saving Money

What were you taught about saving money? Who taught you? Was it words or behavior?

Talking About Money

What were you taught about talking about money? Who taught you? Was it words or behavior?

Asking for Money / Help

What were you taught about asking for money / help? Who taught you? Was it words or behavior?

Deserving Good Things

What were you taught about deserving good things? Who taught you? Was it words or behavior?

Messages Addiction Added

1. What beliefs about money did your addiction reinforce or create? (e.g., "Money is for using." "I'll deal with it later." "I can always get more." "It doesn't matter.")

2. How did active addiction change your relationship with financial honesty? With financial responsibility? With financial trust?

3. What financial identity did addiction give you? (e.g., "the one who never has money," "the mooch," "the one who borrows and doesn't pay back," "the secret spender")

4. Which of these addiction-era money beliefs are still running your financial behavior today, even in recovery?

Rewriting Your Money Messages

For each old message you identified, write a recovery-informed replacement — a new belief that is honest, empowering, and aligned with who you are becoming.

OLD MESSAGE: An old childhood money message that no longer serves you:

NEW MESSAGE: The recovery-informed replacement:

OLD MESSAGE: An addiction-era money belief that still controls your behavior:

NEW MESSAGE: The recovery-informed replacement:

OLD MESSAGE: A shame-based belief about what you deserve financially:

NEW MESSAGE: The recovery-informed replacement:

OLD MESSAGE: A hopelessness belief about your financial future:

NEW MESSAGE: The recovery-informed replacement:

PART 4 OF 5 · READING

Recovery Principles Applied to Finances: The Twelve-Step Financial Life

One of the most practical and powerful realizations in sustained recovery is that the principles you have been practicing for your sobriety apply directly to your financial life. You don't need a different set of tools. You need to apply the same tools to a different arena.

Consider the principle of honest inventory. In recovery, you take a searching and fearless moral inventory of yourself. In financial recovery, you take a searching and fearless financial inventory of your situation — total debts, total income, total expenses, total obligations, credit score, legal financial consequences. This inventory is not punishment. It is the prerequisite for change. You cannot solve a problem you refuse to look at. Just as denial about addiction kept you sick, denial about your financial reality keeps you financially stuck.

Consider the principle of making amends. Financial amends may be among the most concrete amends you make in recovery. Paying back money you owe. Addressing tax obligations you avoided. Restoring financial trust with family members. These are not just financial transactions — they are acts of integrity that strengthen your recovery and your relationships simultaneously. Financial amends also require wisdom — some debts can be paid immediately, some require payment plans, and some may need to be addressed through legal channels like bankruptcy. The principle is not "fix everything at once." The principle is "address it honestly, take responsibility, and make consistent progress."

Consider the principle of one day at a time. Financial recovery, like sobriety, is a long game. The debt was not accumulated in a day and it will not be eliminated in a day. The credit score was not destroyed in a day and it will not be rebuilt in a day. The savings account starts at zero and grows one deposit at a time. The principle of one day at a time provides relief from the overwhelming magnitude of the financial task and redirects your attention to the only thing you can control: what you do today. Did you stick to your budget today? Did you make the payment you committed to today? Did you resist the impulse purchase today? Did you have the honest conversation about money today? That is enough. Today is enough.

Consider the principle of a Higher Power or a power greater than yourself. In financial terms, this might mean accepting that you cannot control the economy, the job market, or the interest rates on your debt. It might mean trusting that consistent right action will produce results even when you cannot see them yet. It might mean letting go of the belief that you have to figure everything out alone and instead seeking guidance from financial professionals, recovery mentors, and support systems.

Consider the principle of service. Generosity in financial recovery looks different than it does when you're financially comfortable. It might mean sharing what you know about financial recovery with someone earlier in the process. It might mean being transparently honest about your financial struggles in a meeting, breaking the taboo and giving someone else permission to do the same. It might mean giving small amounts to causes that matter to you as an act of faith that abundance is possible even in the midst of financial difficulty.

Every recovery principle has a financial application. The bridge between the two is this: you are not two separate people — the recovering person and the financial person. You are one person, applying one set of principles to your whole life. The more consistently you do this, the more integrated, stable, and resilient your life becomes.

Reflection Questions

1. Which recovery principle do you already apply to your financial life? Give a specific example of how it has helped.

2. Which recovery principle have you NOT yet applied to your finances? What would it look like if you started?

3. Have you taken an honest financial inventory — a thorough, numbers-on-paper accounting of your complete financial situation? If not, what stops you?

4. What financial amends are you currently making or need to make? How does making financial amends connect to your broader recovery work?

5. How does "one day at a time" apply to a financial goal you are working on right now? What is the one right financial action you can take today?

CHECK YOURSELF · CHECK-IN 3 OF 5

Money-Recovery Integration

Scale: 1 = Not at all · 2 = A little · 3 = Somewhat · 4 = Quite a bit · 5 = Very much

1. I protect my recovery even when it has financial costs (treatment, therapy, meetings over overtime)
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
2. I do not use financial stress as an excuse to skip recovery practices
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
3. I can discuss financial challenges honestly with my sponsor, therapist, or support network
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
4. I apply recovery principles like honesty, accountability, and patience to my financial life
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
5. I recognize when financial stress is becoming a relapse trigger and take appropriate action
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
6. I make financial decisions that support my long-term recovery rather than just short-term wants
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
7. I have separated my sense of self-worth from my net worth
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
8. I can experience financial setbacks without catastrophizing or using them as evidence that I am a failure
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

YOUR EXERCISE

Financial Amends Planning

Addressing the Financial Harm With Integrity and Strategy

The Principle

Financial amends are among the most concrete amends in recovery. They require both the willingness to make them AND the wisdom to make them in a way that doesn't create new harm. You cannot pay back everything at once. You may need to prioritize. Some amends require conversation before money changes hands. Work with your sponsor or counselor on timing and approach.

Financial Amend #1

Who do you owe? What is the relationship?

What is the financial harm? What do you owe and why?

What is the current status of this obligation? Have you acknowledged it?

What is your realistic plan for making this amend? (Lump sum, payment plan, non-monetary amend, conversation first?)

What obstacles stand in the way? What emotions does this amend trigger?

What support do you need? (Sponsor guidance, therapist help, legal advice, financial counselor?)

Financial Amend #2

Who do you owe? What is the relationship?

What is the financial harm? What do you owe and why?

What is the current status of this obligation? Have you acknowledged it?

What is your realistic plan for making this amend? (Lump sum, payment plan, non-monetary amend, conversation first?)

What obstacles stand in the way? What emotions does this amend trigger?

What support do you need? (Sponsor guidance, therapist help, legal advice, financial counselor?)

Financial Amend #3

Who do you owe? What is the relationship?

What is the financial harm? What do you owe and why?

What is the current status of this obligation? Have you acknowledged it?

What is your realistic plan for making this amend? (Lump sum, payment plan, non-monetary amend, conversation first?)

What obstacles stand in the way? What emotions does this amend trigger?

What support do you need? (Sponsor guidance, therapist help, legal advice, financial counselor?)

Financial Amend #4

Who do you owe? What is the relationship?

What is the financial harm? What do you owe and why?

What is the current status of this obligation? Have you acknowledged it?

What is your realistic plan for making this amend? (Lump sum, payment plan, non-monetary amend, conversation first?)

What obstacles stand in the way? What emotions does this amend trigger?

What support do you need? (Sponsor guidance, therapist help, legal advice, financial counselor?)

Financial Amend #5

Who do you owe? What is the relationship?

What is the financial harm? What do you owe and why?

What is the current status of this obligation? Have you acknowledged it?

What is your realistic plan for making this amend? (Lump sum, payment plan, non-monetary amend, conversation first?)

What obstacles stand in the way? What emotions does this amend trigger?

What support do you need? (Sponsor guidance, therapist help, legal advice, financial counselor?)

Amends Priority & Wisdom

1. Which financial amend is most urgent? Which would provide the most relief — for you and for the person you harmed?

2. Are there any financial amends that could cause harm if made improperly? (e.g., giving money you can't afford, contacting someone who has asked for no contact) How will you handle these with wisdom?

3. What is the difference between financial amends driven by guilt (to make yourself feel better) and financial amends driven by integrity (to do what is right)? How will you ensure yours are integrity-driven?

4. Write a statement about your approach to financial amends: "I am committed to addressing the financial harm I caused by..."

YOUR EXERCISE

Money Conversations Guide

Breaking the Financial Silence in Your Relationships

Why This Matters

Money is one of the last taboos — people in recovery will talk about their darkest moments of addiction before they'll share their credit score. But financial secrecy operates the same way emotional secrecy does: it keeps you sick. Having honest money conversations with the right people is a recovery practice, not just a financial strategy.

Conversations With: Partner / Spouse

1. What financial conversations do you need to have with your partner that you've been avoiding?

2. How has your addiction history affected your partner's trust in your financial judgment? What would rebuilding that trust require?

3. What money conversation would most improve your relationship if you had it with honesty and vulnerability?

Conversations With: Sponsor / Therapist / Recovery Support

1. How honest have you been with your sponsor or therapist about your financial situation?

2. What financial information are you withholding from your recovery support system? Why?

3. What would it look like to bring your finances fully into your recovery work?

Conversations With: Family Members

1. Are there family members from whom you've borrowed money, to whom you owe money, or whose financial trust you broke?

2. What conversation needs to happen, and what is stopping you from having it?

3. How could you approach this conversation in a way that is honest, accountable, and not driven by shame?

Conversations With: Financial Professionals

1. Have you ever worked with a financial advisor, credit counselor, or debt management professional?

2. What stops you from seeking professional financial help? Is it shame, cost, feeling like your situation is "too bad," or something else?

3. What free or low-cost financial resources are available to you that you haven't yet explored?

Conversation Commitment

1. Which money conversation is most overdue? What is the specific conversation you need to have, with whom?

2. What is your fear about having this conversation? What is the realistic worst case? What is the likely outcome?

3. When will you have this conversation? Set a specific date within the next 14 days.

4. Write the opening line of the conversation — the first thing you will say when you sit down to talk.

PART 5 OF 5 · READING

Building Financial Resilience: From Wreckage to Foundation to Future

Financial resilience is not wealth. It is not the absence of financial problems. It is the capacity to withstand financial shocks, navigate financial challenges, and continue making progress toward your financial goals without being destroyed by setbacks.

For people in recovery, financial resilience means all of this plus one critical additional element: the ability to manage financial stress without it threatening your sobriety.

Building financial resilience in recovery follows a three-phase progression.

Phase One is stabilization: stopping the bleeding. This means getting current on the most critical obligations, establishing a basic system for tracking income and expenses, and creating enough order that financial chaos is no longer the default state. Stabilization does not mean everything is fixed. It means the situation is no longer actively deteriorating. For many people, stabilization takes the entire first year of recovery and sometimes longer.

Phase Two is foundation-building: establishing the structures that support long-term financial health. This includes creating a realistic, values-based budget. Building even a small emergency fund — because the absence of emergency savings means that every unexpected expense is a crisis, and crises are relapse risks. Developing a debt reduction strategy that is sustainable rather than punishing. Improving financial literacy through education, professional guidance, or peer learning. And establishing the habit of regular financial check-ins — not as a source of anxiety, but as a recovery practice, like checking in with your sponsor or attending meetings.

Phase Three is growth: beginning to build toward the financial future you want rather than just cleaning up the financial past you created. Growth means setting financial goals that excite you, not just obligations that drain you. It means investing in yourself — education, skills development, career advancement — as a form of financial planning. It means beginning to think about long-term financial security: retirement, homeownership, children's education, building a business. It means developing a relationship with money that is characterized by confidence, intentionality, and generosity rather than shame, avoidance, and scarcity.

The transition between phases is not clean. You will cycle back. A financial setback during Phase Two may temporarily drop you back into Phase One stabilization. A compulsive spending episode during Phase Three may reveal that Phase Two foundation work needs reinforcement. This is not failure. This is the nature of any recovery process. The spiral goes upward, even when it feels circular.

There are specific practices that support financial resilience at every phase.

First, transparency: having at least one person in your life with whom you are completely financially honest. For many people in recovery, this is a sponsor, a therapist, or a trusted friend in recovery who can serve as a financial accountability partner. The principle is identical to recovery accountability — secrets keep you sick, and financial secrets keep you financially sick.

Second, consistency over intensity. Just as recovery is sustained by daily practice rather than periodic bursts of effort, financial resilience is built by small, consistent actions: adding twenty dollars to savings every paycheck, reviewing your budget weekly, making every payment on time, checking your credit score quarterly. These actions feel unremarkable, but they compound over time in the same way that daily meeting attendance and daily prayer compound into a transformed life.

Third, self-compassion. Financial recovery is slow. The comparison between where you are and where you "should" be can be excruciating. People your age are buying houses and you are paying off debts from years ago. The self-compassion practice that serves you in recovery — accepting where you are, honoring how far you've come, refusing to let shame dictate your self-worth — is essential in financial recovery too. You are not behind. You are on a different path. And the path you are on requires more courage, more honesty, and more resilience than the conventional one.

You are not building a financial life from nothing. You are building a financial life from recovery — and that is a foundation stronger than most people will ever possess.

Reflection Questions

1. Which financial recovery phase are you currently in — stabilization, foundation-building, or growth? What evidence supports your assessment?

2. What would moving to the next phase require? What is the specific action or milestone that would mark the transition?

3. Do you have a financial accountability partner — someone with whom you are completely financially transparent? If not, who could fill that role?

4. Where are you practicing consistency over intensity in your financial recovery? Where are you still relying on bursts of effort followed by periods of avoidance?

5. Write a statement of financial self-compassion: "Given everything I have been through, I honor my financial progress by..." Complete the sentence honestly.

CHECK YOURSELF · CHECK-IN 4 OF 5

Financial Literacy & Skill Development

Scale: 1 = Not at all · 2 = A little · 3 = Somewhat · 4 = Quite a bit · 5 = Very much

1. I have a working budget that I review and adjust regularly
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
2. I understand the difference between needs, wants, and recovery essentials
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
3. I know my total debt load, interest rates, and have a strategy for addressing it
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
4. I have some form of emergency savings, even if small
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
5. I understand basic financial concepts like compound interest, credit scores, and income-to-debt ratios
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
6. I seek help or education when I encounter financial decisions I don't understand
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
7. I can track my spending and identify where my money goes each month
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
8. I have a system for managing bills and financial obligations that prevents late payments
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

CHECK YOURSELF · CHECK-IN 5 OF 5

Financial Resilience & Growth

Scale: 1 = Not at all · 2 = A little · 3 = Somewhat · 4 = Quite a bit · 5 = Very much

1. I have specific, written financial goals with realistic timelines
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
2. I am making measurable progress on my financial situation compared to where I was at the start of recovery
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
3. I can tolerate financial discomfort without panicking, giving up, or relapsing to old patterns
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
4. I have at least one trusted person I can talk to honestly about money
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
5. I celebrate small financial wins rather than only focusing on how far I have to go
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
6. I view my financial recovery as a long-term process, like my sobriety, that requires patience and consistency
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
7. I believe I am capable of building a stable financial future despite the damage caused by addiction
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
8. I invest in myself — education, skills, health — as a form of long-term financial strategy
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

YOUR EXERCISE

Recovery-Informed Budget Framework

A Budget That Protects Your Recovery AND Builds Your Future

The Difference

A standard budget asks: what can I afford? A recovery-informed budget asks: what does my whole-life recovery require, and how do I fund it? Recovery expenses — therapy, medication, meeting costs, self-care — are not luxuries. They are the foundation everything else is built on. This framework puts recovery at the center.

Budget Priority Hierarchy

A recovery-informed budget has a specific priority order. Fund each level before moving to the next.

Level 1: Recovery Essentials

Therapy, medication, meeting costs, sober living, anything directly supporting your sobriety

What are your monthly recovery essentials and their costs? These are NON-NEGOTIABLE.

Level 2: Survival Needs

Housing, food, utilities, basic transportation, health insurance

What are your monthly survival needs and their costs?

Level 3: Financial Obligations

Minimum debt payments, legal obligations, child support, tax obligations

What financial obligations must be met each month? List amounts.

Level 4: Stability Building

Emergency savings (even \$10/month), debt reduction beyond minimums, insurance

What can you put toward building stability? What amount is realistic, even if tiny?

Level 5: Growth & Quality of Life

Professional development, education, recreation, giving, future goals

After all other levels are funded, what remains for growth and enjoyment? How do you want to use it?

Budget Reflection

1. Is your current spending aligned with this priority hierarchy, or are lower-priority expenses eating into higher-priority needs?

2. What is the single biggest budget adjustment you could make that would better align your spending with your recovery-informed priorities?

3. What spending category is most likely to become compulsive or recovery-threatening? What guardrail could you put in place?

4. Who could serve as your budget accountability partner — someone you review your financial plan with monthly?

YOUR EXERCISE

Daily Money-Recovery Check-In

7 Days of Monitoring Your Financial-Emotional Connection

The Practice

For seven days, check in at the end of each day about your relationship with money. Track what you spent, what you felt, what patterns emerged, and how your financial life and recovery life interacted. Awareness is the first step to change.

Day 1

What was your biggest financial decision or action today? (Spending, saving, avoiding, planning, paying?)

What emotion was connected to that financial moment?

Which money pattern was active today? (Shame, Deprivation, Compulsive, Avoidance, Growth, Wisdom)

Did any financial moment today threaten or support your recovery? How?

Financial serenity rating today (1 = total chaos/shame, 10 = calm and intentional)

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10

Day 2

What was your biggest financial decision or action today? (Spending, saving, avoiding, planning, paying?)

What emotion was connected to that financial moment?

Which money pattern was active today? (Shame, Deprivation, Compulsive, Avoidance, Growth, Wisdom)

Did any financial moment today threaten or support your recovery? How?

Financial serenity rating today (1 = total chaos/shame, 10 = calm and intentional)

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10

Day 3

What was your biggest financial decision or action today? (Spending, saving, avoiding, planning, paying?)

What emotion was connected to that financial moment?

Which money pattern was active today? (Shame, Deprivation, Compulsive, Avoidance, Growth, Wisdom)

Did any financial moment today threaten or support your recovery? How?

Financial serenity rating today (1 = total chaos/shame, 10 = calm and intentional)

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10

Day 4

What was your biggest financial decision or action today? (Spending, saving, avoiding, planning, paying?)

What emotion was connected to that financial moment?

Which money pattern was active today? (Shame, Deprivation, Compulsive, Avoidance, Growth, Wisdom)

Did any financial moment today threaten or support your recovery? How?

Financial serenity rating today (1 = total chaos/shame, 10 = calm and intentional)

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10

Day 5

What was your biggest financial decision or action today? (Spending, saving, avoiding, planning, paying?)

What emotion was connected to that financial moment?

Which money pattern was active today? (Shame, Deprivation, Compulsive, Avoidance, Growth, Wisdom)

Did any financial moment today threaten or support your recovery? How?

Financial serenity rating today (1 = total chaos/shame, 10 = calm and intentional)

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10

Day 6

What was your biggest financial decision or action today? (Spending, saving, avoiding, planning, paying?)

What emotion was connected to that financial moment?

Which money pattern was active today? (Shame, Deprivation, Compulsive, Avoidance, Growth, Wisdom)

Did any financial moment today threaten or support your recovery? How?

Financial serenity rating today (1 = total chaos/shame, 10 = calm and intentional)

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10

Day 7

What was your biggest financial decision or action today? (Spending, saving, avoiding, planning, paying?)

What emotion was connected to that financial moment?

Which money pattern was active today? (Shame, Deprivation, Compulsive, Avoidance, Growth, Wisdom)

Did any financial moment today threaten or support your recovery? How?

Financial serenity rating today (1 = total chaos/shame, 10 = calm and intentional)

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10

Week in Review

1. Looking at 7 days of check-ins, what patterns emerge in the connection between your emotions and your financial behavior?

2. Which days had the highest and lowest serenity ratings? What made the difference?

3. Which money pattern showed up most frequently? What trigger activated it most reliably?

4. What was the most valuable insight from tracking your money-recovery connection for a full week?

5. What one specific change will you make based on what this week of awareness revealed?

YOUR EXERCISE

Financial Future Blueprint

Designing the Financial Life Your Recovery Makes Possible

From Wreckage to Blueprint

You started this intensive by looking at the financial wreckage. You end it by designing the financial future. Not a fantasy — a blueprint. A realistic, recovery-informed, values-driven plan for what you are building with this financial second chance. The wreckage tells you where you've been. The blueprint tells you where you're going.

Your Financial Phase & Next Milestone

1. Based on everything you've explored in this intensive, which financial recovery phase are you in: Stabilization, Foundation-Building, or Growth? What is the evidence?

Assess honestly...

2. What specific financial milestone would mark your transition to the next phase? (e.g., "All current bills paid on time for 3 months," "Emergency fund of \$500," "All debts in active repayment plans")

Assess honestly...

3. What is the realistic timeline for reaching that milestone? What does "one day at a time" look like for this goal?

Assess honestly...

The 3-Year Financial Vision

Imagine your financial life three years from now, having applied recovery principles consistently. This is not a fantasy — it's a realistic vision based on steady, patient effort.

What does your debt situation look like in 3 years?

What does your savings and emergency fund look like?

What does your income and earning capacity look like?

What does your relationship with money FEEL like? What has changed emotionally?

What financial goal have you achieved that seemed impossible when you started this intensive?

How does your financial stability support your recovery and your overall life satisfaction?

Letter to Your Future Financial Self

Write a letter to your financial self three years from now. Your future self has achieved the vision you described above — not through luck, but through the same patient, consistent work that built your sobriety. What do you want to tell them? What commitments are you making right now that they will benefit from?

Dear future me, // I'm writing this from a place of [describe your current financial reality] with a vision of [describe what you're building]...

The Financial Commitment

1. Based on everything you've explored in this intensive, what is the single most important financial commitment you are making to yourself and your recovery?

2. What is the first specific action you will take THIS WEEK to honor that commitment?

3. Who will hold you accountable? How often will you check in with them about your financial recovery?

4. Complete this sentence: "My relationship with money is part of my recovery. I commit to healing it by..."
