

EIGHT GIFTS FOR LESS THAN A PENNY

The gift of listening: You must really listen. No interrupting, no daydreaming, no planning your response. Just listening.

The gift of affection: Be generous with appropriate hugs, pats on the back and handholding. Let these small actions demonstrate the affection you have for family and friends.

The gift of laughter: Clip cartoons, share articles and funny stories. Your gift will say: "I enjoy laughing with you."

The gift of a written note: It can be as simple as "I love you" or "Thanks for the help", or any other words you write for another person. A brief, handwritten note may be remembered for a lifetime, and may even change a life.

The gift of a compliment: Simple and sincere words can make someone's day. "You look great." "You did a super job." "That was a wonderful meal you prepared for us."

The gift of a favor: Everyday, go out of your way to do something kind. A simple favor is always appreciated.

The gift of a cheerful disposition: The easiest way to feel good is to help others feel good. Try it. It's true.

The gift of solitude: There are times when we want nothing more than to be left alone. Be sensitive to those times and give the gift of solitude to others ... and to yourself.

BARRIERS AGAINST MONEY TRIGGERS

Limit Access to Cash, Credit or Debit Cards, and Checking Accountants

Money is said to be the primary cause of gambling relapses. Most people find if they have cash or a credit/debit card in their pocket, they are more likely to gamble. Many people who successfully stop gambling say that developing an entirely new relationship with money is critical.

Listed below are strategies for creating safety with your money. Some may seem extreme or difficult. You might choose only one or two at this time, or you might be ready to use all of them to help you reduce or eliminate gambling from your life.

Check off the strategies you believe might be effective for you:

- Get money off your body. Only carry the amount of cash you will need for one day's expenses. You can ask for support with this by enlisting a trusted person to help you with your cash.
- Cut up your credit and debit cards, or give them to a friend or family member for safekeeping.
- Deposit paychecks automatically into your bank account, or collect your wages with spouse, partner or trusted friend.
- Create a spending plan and a restitution plan.
- Limit the amount of money you can withdraw in one day (talk with your bank).
- Ask family and friends not to lend you money (or to invite you gambling).
- Eliminate all other sources you might have for gambling money.
- Tackle your financial difficulties without hesitation. Do not let financial uncertainty immobilize you. If necessary, seek financial counseling to start the process of financial recovery.
- Learn about the 'money patterns' in your family of origin (styles of earning, spending and saving). Explore your own relationship with money, beginning with your childhood. Talk with counselors and read books. Become educated and conscious about how money is operating in your life.

People who are most successful with relapse prevention accept the fact that money can be a trigger for gambling. They know how to protect themselves from unsafe access to money. Successful people have developed spending and restitution plans. They have insight into their personal habits with money, including their relationships with others. People who successfully stop gambling have a realistic awareness of the damage caused by problem gambling, and a healthy respect for the danger of relapse.

QUESTIONS ABOUT LIFE AND MONEY

1) What role does money play in the world today? _____

2) What influence did money have on your childhood? _____

3) How did you learn about money? Who taught you? _____

4) What did your family teach you about *work*? About *success*? _____

5) What was the first meaningful purchase you made? How did you acquire the money?

6) What are the three worst things you have done with money in your lifetime? _____

7) What are the three best things you have done with money? _____

8) If you woke up tomorrow morning after a good night's sleep, and all of your concerns about money had completely disappeared, what would be different in your life? Be specific.

9) Draw a simple picture of how money influences your life today (on the reverse side).

THE MONEY EXERCISE

Please complete the following phrases:

- 1) People with money are _____
- 2) I would have more money if _____
- 3) Money makes people _____
- 4) My Dad thought money was _____
- 5) My Mom thought money was _____
- 6) If I had more money, I'm afraid I would _____
- 7) Money is _____
- 8) Money causes _____
- 9) If I could afford it, I would _____
- 10) People think money _____
- 11) Having money is not _____
- 12) In my family, money always caused _____
- 13) If I were not so cheap, I would _____
- 14) I think money _____
- 15) When I have money, I usually _____
- 16) In order to have more money, I'd need to _____
- 17) Money equals _____
- 18) Being broke tells me _____

What else do you know about money as a result of the life you have lived so far?

PAY YOUR MONTHLY BILLS – SIMPLY

Manage your monthly payments with a simple system that keeps everything you need in one place. After you establish the system, you will find that paying your bills becomes more streamlined and less of a struggle.

Bill-Paying Kit (to keep everything you need in one place)

- ▶ Some large manila envelopes labeled:
 - “Bills to be paid by the 10th”
 - “Bills to be paid by the 25th”
 - “Charge card receipts”
 - “Paid” – you’ll need a new “Paid” envelope for each month (or quarter).
- ▶ Stamps
- ▶ Blank envelopes and return address labels
- ▶ Small calculator, pens, pencils, markers
- ▶ Zip-Loc bag for keeping smaller items together
- ▶ Basket, bag or folder that is large enough to hold all the items in your Kit.

Bill-Paying System

On your calendar, write yourself reminders on the 10th and the 25th of each month: “Pay Bills”.

When you receive a bill or statement, open the envelope on the same day it arrives. Keep only the bill and the return envelope. Toss any offers, notices or other loose papers. Put the bill into the manila envelope labeled “Bills to be paid by the 10th” or “Bills to be paid by the 25th”.

On the 10th of the month and the 25th of the month, take out your Bill-Paying Kit.

1. Before you write this month’s check, look at the balance on the current bill or statement to verify that last month’s payment was credited to your account.
2. Write the check, and write your account number on the face of the check to ensure that your payment will be properly credited.
3. Enter the check number and the payment amount into your check register.
4. Write the payment amount, the check number and the date on the face of the bill or statement. Put the bill or statement into the “Paid” envelope for this month (or quarter).
5. Put a stamp on the return envelope. Put the check and the return statement inside, making sure that the address shows in the envelope window.
6. Put stamped envelopes in your coat pocket or on top of your briefcase or purse for mailing.

If you like technology – and if you are comfortable with technology – you may want to investigate electronic bill paying. Automatic deductions and/or Internet bill-paying can simplify financial paperwork. Of course, electronic bill-paying is not a good idea if your bank accounts are not stable, i.e., if you frequently have over-drafts.

BALANCE SHEET

Assets - Liabilities - Net Worth

Date: _____

ASSETS

Cash and Cash Equivalents

Cash, Checking, Savings Accounts \$ _____

Money Market Accounts, CDs, Savings Bonds \$ _____

Investment Assets

Stocks, Bonds, Mutual Funds \$ _____

Real Estate (current value): Primary Home \$ _____

Other Properties \$ _____

Other Investment Assets \$ _____

Retirement Assets

401(k), IRAs, Pensions \$ _____

Other Retirement Assets \$ _____

Other Assets

Partnership or Business Interests \$ _____

Cash Value of Life Insurance \$ _____

Automobiles, Other Vehicles \$ _____

Electronics, Sports and Hobby Equipment \$ _____

Art, Antiques, Jewelry, Furs \$ _____

Other Assets \$ _____

TOTAL ASSETS \$ _____

LIABILITIES

SECURED – Loans attached to assets that could be repossessed in case of default.

Name of Creditor	Interest Rate	Monthly Payment	Current Balance
1 st Mortgage _____	_____ %	\$ _____	\$ _____
2 nd /Equity Line _____	_____ %	\$ _____	\$ _____
1 st Auto _____	_____ %	\$ _____	\$ _____
2 nd Auto _____	_____ %	\$ _____	\$ _____
Other _____	_____ %	\$ _____	\$ _____
TOTAL SECURED LOANS		\$ _____	\$ _____

UNSECURED – Credit Card Debt, Student Loans, Past Due Bills, Back Taxes, Family, Friends, etc.

Name of Creditor	Interest Rate	Min Mthly Payment	Current Balance
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
TOTAL UNSECURED LOANS		\$ _____	\$ _____

TOTAL LIABILITIES \$ _____

TOTAL ASSETS \$ _____
 Subtract **TOTAL LIABILITIES** \$(_____)

NET WORTH \$ _____

SNAPSHOT: Monthly Income & Expenses

Date: _____

EXPENSES

MONTHLY AVERAGE

Money for Savings and Investments \$ _____

Rent/Mortgage/Property Tax/Home Insurance \$ _____

Home Repairs and Maintenance (Monthly Average) \$ _____

Auto Loan Payments and Auto Insurance \$ _____

Auto Repairs and Maintenance (Monthly Average) \$ _____

Gasoline/Parking/Public Transportation \$ _____

Electric \$ _____ Gas \$ _____ Cable \$ _____ Internet \$ _____

Water \$ _____ Garbage \$ _____ Phone \$ _____ Cell \$ _____

TOTAL UTILITIES \$ _____

Groceries and Household Supplies (Average) \$ _____

Meals Out/Snacks/Coffee (Average) \$ _____

Tobacco/Alcohol (Average) \$ _____

Self Care (Haircut, Massage, Manicure, Cosmetics, Etc) \$ _____

Entertainment/Recreation/Hobbies/Sporting Activities \$ _____

Clothing Purchases and Dry Cleaning (Monthly Average) \$ _____

Dependent Care (Expenditures for Children and/or Pets) \$ _____

Medical/Dental/Therapy/Prescriptions (Monthly Average) \$ _____

Insurance Premiums (Medical, Disability, Life) \$ _____

Vacations/Travel (Monthly Average) \$ _____

Gifts to Others/Charity (Monthly Average) \$ _____

What else? _____ \$ _____

What else? _____ \$ _____

LIVING EXPENSES \$ _____

UNSECURED LOANS

Credit Card Debts – Total Minimum Monthly Payment \$ _____

Current Balance \$ _____

Student Loans & Other Debts – Minimum Monthly Payment \$ _____

Current Balance \$ _____

TOTAL UNSECURED LOANS \$ _____

TOTAL MONTHLY EXPENSES \$ _____

INCOME

MONTHLY AVERAGE

#1 Wages After Taxes \$ _____
#2 Wages After Taxes \$ _____
Commissions/Tips (Average) \$ _____
Investments/Trusts (Dividends, Interest, Rent, etc) \$ _____
Pension/Retirement/Social Security \$ _____
Unemployment Benefits/Food Stamps \$ _____
Child Support/Alimony \$ _____
What else? _____ \$ _____
What else? _____ \$ _____

TOTAL MONTHLY INCOME \$ _____

COMPARE MONTHLY INCOME & EXPENSES

TOTAL INCOME \$ _____

Subtract TOTAL EXPENSES \$(_____)

DIFFERENCE \$ _____

If your income is *less* than your expenses ... you have *two* choices:

- Reduce your expenses
- Earn additional income

If your income is *greater* than your expenses ... you have *many* choices:

- Freedom from financial insecurity
- Increased expenditures for yourself or others
- Savings for the near-term and long-term future

***Accurate financial information is liberating.
Truthful awareness of the movement of money in your life
will provide the foundation for financial well-being.***

SELF TEST FOR FINANCIAL TROUBLES

The following is a list of financial situations that people might encounter during their lifetime. Check the 'yes' or 'no' boxes that reflect your current situation.

YES NO

- 1) I am behind on my rent or mortgage.
- 2) I am behind on my utility payments.
- 3) I am behind on payments for a secured loan (e.g., a loan that is co-signed, or has a car or furniture for security).
- 4) A creditor is taking legal action against me.
- 5) I am involved in tax evasion, tax fraud, embezzlement or have legal difficulties because of a criminal charge.

- 6) In order to pay my rent, utility bills or grocery bills, I have had to skip installment payments or take out a loan.
- 7) I am receiving past-due notices on bills or credit cards.
- 8) I have received a verbal threat of legal action from one or more of my creditors, or calls from a collection agency.
- 9) I have had to take out a new loan to pay an old one.
- 10) I have been turned down for a loan or other credit.

- 11) I have 'maxed out' one or more of my credit cards.
- 12) I am paying only the minimum amount due each month on one or more of my credit cards.
- 13) I frequently rely on the automatic overdraft protection for my checking account.
- 14) I have borrowed money from family or friends and have not paid the money back.
- 15) I have borrowed against or cashed out an insurance policy or a retirement account to pay debts.

If you answered 'yes' to any of the first five questions, you should take immediate action to address the problems. These are serious financial and legal situations.

If you answered 'yes' to just one of the questions from six to fifteen, this is a warning sign of financial trouble. Answering 'yes' to two or more questions indicates a pattern of more serious problems. Do not delay in addressing these problems. Without attention, they will probably get worse.

Re-establishing financial security requires honesty and effort: identify problems, explore potential solutions, establish and follow an effective plan of action.