



An important piece of the recovery process is to stabilize and improve your financial situation. Here's a list of recommendations to help with managing this. Your **WILLINGNESS** to use these recommendations will lessen the financial stress you're feeling and will allow your energy to be used for emotional healing.

- **Be willing to turn over your finances to a trusted family member or friend and work with them on a list of bills and debts to be paid. Allow them to make the payments for you with your income and agree to live on a cash allowance.**
- **Carry only a minimal amount of cash and remain below the amount that may trigger you to gamble.**
- **Provide receipts to your trusted friend or family member so they know you're remaining accountable for legitimate purchases and you're not using the monies to gamble.**
- **Close all checking accounts and set up a single account that requires two signatures before any withdrawals can be made.**
- **Turn your debit card over to this trusted individual so they can keep it in a safe place for you.**
- **Remove your name or close all credit card accounts. Throw any new offers away including any new loan offers via mail.**
- **Give this individual any valuables such as jewelry, collectible items, etc., to keep in a safe place like a safety deposit box. That way you won't be tempted to sell or pawn them.**
- **Buy a VISA gift card from your bank to use only for purchases. You are unable to withdraw cash at an ATM with this card. After your bills are paid, any remaining money in your checking account can be loaded onto one of these VISA gift cards to be used for necessary purchases until your next payday.**
- **Be willing to notify family and friends to no longer provide bailouts for you.**
- **Notify all creditors about the gambling problem and request they not extend any further credit to you.**

Money is not the cause of gambling problems, but often a trigger which may lead to relapse. When a gambler decides to stop gambling, it is possible to avoid casinos, bars or other places that offer gambling. However, you cannot avoid money completely.

The goal of implementing these recommendations is to assist you in re-learning how to manage your money, prevent further financial problems and regain financial stability. **Protecting one's finances also means protecting your recovery.**

Feel free to contact a local trusted financial advisor or personal counselor to explore these recommendations further and to determine what might work best for you.