

## Small Group Guidelines

1. Keep your sharing focused on your own thoughts and feelings. Limit your sharing to three to five minutes.
2. There will be NO cross talk. Cross talk is when two individuals engage in conversation, excluding all others. Each person is free to express his or her feelings without interruptions.
3. We are here to support one another, not “fix” one another.
4. Anonymity and confidentiality are basic requirements. What is shared in the group stays in the group. The only exception is when someone threatens to injure themselves or others.
5. Offensive language has no place in a Christ-centered recovery group.

### Accountability Team Phone Numbers

Sponsor: \_\_\_\_\_

Accountability Partners:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

# Celebrate Recovery®

## FINANCIAL RECOVERY

### The Problem and the Solution

## What Do I Need to Recover From - The Problem

- Do you ignore or throw away your Bills and Over Due Notices OR do you rush to the mailbox to grab the bills before anyone else can?
- Do you lie, deny and make promises you cannot keep to get bill collectors off the phone? Do you make financial promises you cannot keep?
- Is your self-esteem and self worth determined by the amount of money in your bank or the “available credit” extended to you on your credit cards. Does having money make you happy?
- Is your attitude towards money one of “I made it, I earned, I get to spend it any way I want, on anything I want, when I want to?”
- Do you use your distribution of money to control your spouse, children or others?
- Do you have a budget or do you consistently hope you will have enough money at the end of the month?
- When you get stressed do you want to spend money?
- Do you shop to make yourself feel better?
- Do you owe money to your family and friends and now avoid contact with them because you have not paid them back?
- Are you afraid to ask for financial help because of the current financial mess you are in and how you got into the mess in the first place?
- Do you gamble; frequent casinos, on-line gambling, play the lottery?
- Is your closet full of clothes you don't wear? Do some of your clothes still have the sale tags on them?
- Did you grow up in a home where love was shown by giving money or gifts?
- Are you trying to “keep up with the Jones” or do you see yourself as “the Jones?”
- Do you tithe first and pay bills second or is it the other way around?

## The Solution:

- Admit that our feelings and emotions about money are driven by fears, hurts, habits and hang-ups. That my lack of financial sanity is not honoring to God and that my finances are out of control.
- Recognize that God has a lot to say about money and how we should handle it. Realize that my spending/saving habits are a direct reflection of what is in my heart.
- Apply the 8 Principles to my life and my finances to gain control over myself and my finances.
- Trust God with all of my finances and put Him first by cheerfully giving 10% (tithing).
- Save 10% which is honoring myself and family.
- Stop creating new debt.
- Make financial restitution to all of the people and institutions that I owe

### Definition of Sobriety

Living by God's Financial Guidelines:  
Tithe 10% - Save 10% - Living on 80%