

The Problem

- Being unclear about your financial situation; not knowing account balances, monthly expenses, loan interest rates, fees, fines, or contractual obligations.
- Frequently “borrowing” items such as books, pens, or small amounts of money from friends and others, then failing to return them.
- Poor saving habits. Not planning for taxes, retirement or other non-recurring yet predictable items, and then feeling surprised when they come due; a “live for today, don’t worry about tomorrow” attitude.
- Compulsive shopping: Being unable to pass up a “good deal,” making impulsive purchases, leaving price tags on cloths so they can be returned, not using items you’ve purchased.
- Difficulty in meeting basic financial or personal obligations, and/or an inordinate sense of accomplishment when such obligations are met.
- A different feeling when buying things on credit than when paying cash: a feeling of being in the club, of being accepted, or of being grown up.
- Living in chaos and drama around money: using one credit card to pay another, bouncing checks, always having a financial crises to contend with.
- A tendency to live on the edge: living paycheck to paycheck, taking risks with health and car insurance coverage, writing checks hoping money will appear to cover them.
- Unwarranted inhibition and embarrassment in what should be a normal discussion of money.
- Overworking or under earning: working extra hours to earn money to pay creditors, using time inefficiently, taking jobs below your skill and education level.
- An unwillingness to care for and value yourself: living in self-imposed deprivation, denying your basic needs in order to pay your creditors.
- A feeling or hope that someone will take care of you if necessary, so that you won’t really get into serious financial trouble; that there will always be someone you can turn to.

The 12 Steps for Financial Recovery

- 1** Admit we are powerless over the past and as a result, our lives have become unmanageable.
- 2** Believe God can restore us to wholeness, and realize this power can always be trusted to bring healing and wholeness in our lives.
- 3** Make a decision to turn our will and our lives to the care of God, realizing we have not always understood His unconditional love. Chose to believe He does love us, is worthy of trust, and will help us to understand Him as we seek His truth.
- 4** Make a searching and fearless moral inventory of ourselves, realizing all wrongs can be forgiven; renounce the lie that the abuse was our fault.
- 5** Admit to God, to ourselves, and to another human being the exact nature of the wrongs in our lives. This will include those acts perpetrated against us as well as those wrongs we perpetrated against others.
- 6** By accepting God’s cleansing, we can renounce our shame. Now we are ready to have God remove all these character distortion and defects.
- 7** Humbly ask Him to remove our shortcomings, including our guilt. We release our fear and submit to Him.
- 8** Make a list of all persons who have harmed us and become willing to seek God’s help in forgiving our perpetrators, as well as forgiving ourselves. Realize we’ve also harmed others and become willing to make amends to them.
- 9** Extend forgiveness to ourselves and to others who have perpetrated against us, realizing this is an attitude of the heart, not always confrontation. Make direct amends, asking forgiveness from those people we have harmed, except when to do so would injure them or others.
- 10** Continue to take personal inventory as new memories and issues surface. We continue to renounce our shame and guilt, but when we are wrong, promptly admit it.
- 11** Continue to seek God through prayer and meditation to improve our understanding of His character. Pray for knowledge of His truth in our lives, His will for us, and for the power to carry that out.
- 12** Having a spiritual awakening as we accept God’s love and healing through these steps, we try to carry His message of hope to others. Practice these principles as new memories and issues surface, claiming God’s promise of restoration and wholeness.

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.

*Please be advised if anyone threatens to hurt themselves or others, their small group leader has the responsibility to report it to the Celebrate Recovery Ministry Leader.

Accountability Team Phone Numbers

Sponsor:

Accountability Partners:

FINANCIAL RECOVERY

The Problem and Solution



WE MEET EVERY MONDAY NIGHT

Cross Roads Diner and Fellowship	6-7pm
Large Group	7-8pm
Share Groups	8-9pm
Connection Café	9-9:30pm

VICTORY WORLD CHURCH

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