



## CELEBRATE RECOVERY

### Recognizing the Problem:

Do you struggle financially? Is it possible you could manage your finances better than you currently are? Read over the following statements to discover if you may have a problem with money:

### Identifying/Symptom Checklist:

- Ambiguity about your financial situation.
  - Not knowing account balances, monthly expenses, loan interest rates, fees or fines, and contractual obligations
- Frequently “borrowing” items such as books, pens, or small amounts of money from friends and others, and failing to return them.
- Poor saving habits:
  - Not planning for taxes, retirement, or other predictable items
  - Feeling surprised when predictable expenses 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 clothes so they can be returned
  - Not using items you have 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
  - A feeling of being accepted
  - A feeling of being grown up

- Living in chaos and drama around money.
  - Using one credit card to pay another
  - Bouncing checks
  - Always having financial crises
- 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 about 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, so that you won't really get into serious financial trouble.
  - A feeling that there will always be someone you can turn to

*Join us Tuesday and Friday nights at 7:00 pm to delve into these issues and begin to celebrate God's healing power through the Christ-centered 12 steps and the Eight Recovery Principles.*

### **The Solution**

If you struggle financially Celebrate Recovery can help you develop a healthy relationship with money and accept responsibility for your actions and financial decisions.

By making Jesus Christ the Lord of your life and abiding by His steps you will find healing from your hurts, habits, and hang-ups and start living the abundant life God has planned for you.

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### **For more information, please contact:**

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