



celebrate
recovery

Welcome Home

FINANCIAL RECOVERY

What do I need to recover from?

- 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, and failing to return them.
- Poor saving habits. Not planning for taxes, retirement or other non-recurring but 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 clothes so they can be returned; not using items you’ve purchased.
- Difficulty in meeting basic financial or personal obligations, and/or 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, or being accepted, 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 Twelve Steps for Financial Recovery and their Biblical Comparisons

1. We admitted we were powerless over our finances, spending addictions and compulsive behavior, that our life and finances had become unmanageable.
I know that nothing good lives in me, that is, in my sinful nature. For I have the desire to do what is good, but cannot carry it out (Romans 7:18).
2. We came to believe that a power greater than ourselves could restore us and our finances to sanity.
For it is God who is at work in you to will and to act according to His good purpose (Philippians 2:13).
3. We made a decision to turn our life, our will and our finances over to the care of God.
Therefore, I urge you brothers, in view of God's mercy, to offer your bodies as living sacrifices, holy and pleasing to God—this is your spiritual act of worship (Romans 12:1).
4. We made a searching and fearless moral inventory of ourselves and our finances.
Let us examine our ways and test them, and let us return to the Lord (Lamentations 3:40).
5. We admitted to God, to ourselves, and to another human being, the exact nature of our wrongs.
Therefore, confess your sins to each other, and pray for each other, so that you may be healed (James 5:16).
6. We were entirely ready to have God remove all these defects of character.
Humble ourselves before the Lord and He will lift you up (James 4:10).
7. We humbly asked Him to remove all our shortcomings in our lives and finances.
If we confess our sins, He is faithful and Just to forgive us our sins and purify us from all unrighteousness (1 John 1:9).
8. We made a list of all persons we had harmed and became willing to make amends and financial restitution to them all.
Do to others as you would have them do to you (Luke 6:31).
9. We made direct amends and financial restitution to such people whenever possible, except when to do so would injure them or others.
Therefore, if you are offering your gift at the altar and there remember that your brother has something against you, leave your offering there in front of the altar. First go and be reconciled to your brother; then come and offer your gift (Matthew 5:23-24).
10. We continued to take personal inventory of ourselves and our finances and when we were wrong, promptly admitted it.
So, if you think you are standing firm, be careful that you don't fall! (1 Corinthians 10:12).
11. We sought through prayer and meditation to improve our conscious contact with God, praying only for knowledge of His will for us and our finances and the power to carry that out.
Let the word of Christ dwell in you richly (Colossians 3:16)
12. Having had a spiritual experience and financial freedom as the result of these steps, we tried to carry this message to others, and practice these principles in all our affairs.
Brother, if someone is caught in a sin, you who are spiritual should restore him gently. But watch yourself, or you also may be tempted (Galatians 6:1)