

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

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, that you fail to return.
 - 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 an inordinate sense of accomplishment when such obligations are met.
 - Experiencing a different feeling when buying things on credit than when paying cash: A feeling of being in the club, of being accepted, of being grown up.
 - Living in constant chaos and creating drama about money. Using one credit card to pay another; bouncing checks; always contending with financial crises.
 - A tendency to live on the edge. Living paycheck to paycheck; taking risks with health and car insurance; writing checks hoping money will appear to cover them.
 - Unwarranted inhibition and embarrassment when having 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, if necessary, so that you won’t really get into serious financial trouble; that there will always be someone you can turn to for rescue.