

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 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, of 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 crisis 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 caring. 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 will not get into serious financial trouble; that there will always be someone you can turn to.