

Apology and Accountability Worksheet

For Step 7 of the Recovery Roadmap: Long-Term Healing

Whether you've hurt someone financially, emotionally, or relationally due to gambling, this worksheet helps you clarify your apology, express accountability, and create space for long-term repair. Remember: you are not seeking perfection—you're choosing honesty, compassion, and growth.

Part 1: Clarifying the Apology

Take time to understand what you're apologizing for—beyond the obvious.

- Who am I apologizing to? _____
- What specific actions or behaviors caused hurt?
_____ *Examples: Hiding debt, lying about time spent gambling, borrowing without disclosing intent.*
- What emotional impact might they have experienced?
_____ *Examples: Betrayal, fear, confusion, loss of trust.*
- What part of this pain am I taking full responsibility for?

“An apology is strongest when it names what happened and what hurt—not just ‘I’m sorry.’”

Part 2: Writing Your Message

Use this section to shape your apology. You can speak it aloud, write a letter, or send a thoughtful message when ready.

Structure to follow:

- Acknowledge the action
- Name the impact
- Express accountability (not excuses)
- Share your plan for change
- Invite healing (not demand forgiveness)

Sample:

“I want to apologize for [specific action]. I recognize that it caused you [emotional/financial impact]. I take full responsibility, and I’m actively working on [specific healing or recovery action]. I understand rebuilding trust takes time, and I’m here for the process—not just the apology.”

Now draft your own message: _____

Part 3: Accountability Commitment

Accountability isn’t just a promise—it’s daily proof. Choose realistic commitments below:

☐ I will maintain financial transparency (weekly budget check-in) ☐ I will continue therapy or recovery work ☐ I will share progress updates openly ☐ I will respect emotional boundaries and timelines ☐ I will listen without defensiveness if they express hurt ☐ Other:

My recovery actions this month will include:

Part 4: Self-Compassion Reminders

- “I can be accountable without collapsing into shame.”
- “I don’t have to earn forgiveness—I can invite it through consistency.”
- “Progress is daily. Repair is ongoing. Worthiness is unconditional.”

Write your own reminder here: _____

Companion Tools

- ☒ Money Conversations After Addiction Worksheet
- ☒ Relationship Repair Journal Template
- ☒ High Stakes Healing Weekly Newsletter