

Money Conversations After Addiction

For Step 3 of the Recovery Roadmap: Making a Plan

Financial recovery is not just about numbers—it's about healing relationships, building clarity, and reducing emotional triggers. This worksheet guides you through the key components of honest, respectful money conversations in recovery.

Part 1: Setting the Tone Before the Talk

Answer the prompts below to prepare emotionally:

- What outcome do I hope this conversation will achieve?

- What emotions do I feel about discussing money right now? ☐ Guilty ☐ Anxious ☐ Defensive ☐ Hopeful ☐ Other: _____
- What emotional boundaries do I want to uphold during the conversation?

- What is one compassionate phrase I can use if things get tense? *Example: "I want us to stay focused on rebuilding—not blame."*

Part 2: Laying Out Your Financial Snapshot

Fill out what you're comfortable sharing. This section can be completed privately or discussed with a trusted partner.

- Current debt related to gambling:

- Active subscriptions, loans, or online accounts I need help reviewing:

- Money habits I want to change:

- Triggers or emotions connected to spending:

- Any financial blocks already in place (e.g. Gamban, bank restrictions):

Part 3: Planning for Joint Decisions or Accountability

Use this space to prepare for shared decisions with a partner, family member, or financial coach:

- What am I willing to be transparent about moving forward?

- What financial responsibilities am I committing to? ☐ Budget review weekly ☐
Shared savings goal ☐ Spending limit check-ins ☐ Blocking gambling sites/apps ☐
Emergency fund setup
- My accountability partner will be:

Part 4: Affirming the Healing Process

Use these affirmations or add your own at the end of your conversation:

- “I’m willing to face my financial past with integrity.”
- “I deserve tools and support that help me stay accountable.”
- “This is not about perfection. It’s about rebuilding with honesty.”
- “I can handle uncomfortable emotions without hiding.”

Write your personal affirmation below:
