

Recovery Finance Workbook


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

Rebuilding your financial life after gambling addiction is an act of courage, not punishment. This workbook offers practical tools, gentle prompts, and strategic frameworks to help you move from secrecy to stewardship, confusion to clarity, and debt to dignity.

Whether you're starting from zero or untangling years of financial impact, this guide is designed to walk with you step by step—with emotional insight and actionable structure.

Section 1: Financial Inventory Snapshot

List what's true—without judgment. You're gathering data, not proving worth.

-  Gambling-related debt: _____
- Outstanding personal loans or credit cards:

- Hidden accounts or transactions to address:

- Assets or income sources (e.g. savings, job, side gigs):

- Monthly take-home income: _____

Section 2: Emotional Debrief

Reflect on how gambling affected your financial mindset.

- The biggest emotion I feel when dealing with money now:

- I used to believe: *"If I win big, everything will be okay."* *"Money solves feelings."* What belief did I carry? _____
- A new belief I want to practice: *"I can earn, manage, and spend with intention."*

💡 Section 3: Budget Repair Framework

Let's build a simple, flexible monthly budget.

Category	Budgeted Amount	Notes
Rent / Housing	_____	
Utilities & Bills	_____	
Food & Groceries	_____	
Transportation	_____	
Debt Repayment	_____	List accounts below
Therapy / Recovery Tools	_____	Optional: apps, journaling, etc.
Savings Goal	_____	Start small, even \$10
Misc / Entertainment	_____	

📎 Download: Budget Planner Template

🤝 Section 4: Rebuilding Financial Trust

If others were affected by your financial actions, this is where repair begins.

- Who do I want to offer financial transparency to?

- What tools can help build that trust? ☐ Shared budgeting app ☐ Weekly money check-in ☐ Debt repayment calendar ☐ Honest updates without justification
- One clear sentence I can say to start the conversation:

🧑 Section 5: Long-Term Goals & Gentle Discipline

Set one short-term and one long-term goal that motivates you emotionally.

- 🎯 Short-Term Goal (e.g. pay off \$100, save for therapy):

- 🌱 Long-Term Goal (e.g. rebuild savings, restore financial integrity):

- I will celebrate progress by: ☐ Journaling it ☐ Telling someone ☐ Investing in self-care ☐ Making a gratitude list

Final Reflection

You're not just repairing numbers—you're reclaiming ownership over your story.

"I can approach money with truth, structure, and self-respect—even when it's messy." "I deserve financial peace rooted in clarity, not control." "Progress is monthly. Healing is lifelong. I'm capable of both."

Companion Resources

- ☒ Money Conversations After Addiction Worksheet
- ☒ Apology and Accountability Worksheet
- ☒ Gamban Blocking Tool
- ☒ Online-Therapy.com – includes financial stress modules