Session 15: Managing Life; Managing Money

Goals of Session

- Help clients identify important, practical areas in their lives that they have been neglecting.
- Help clients prioritize aspects of their lives.
- Help clients make a plan to be responsible about managing their lives.
- Help clients understand the importance of taking "baby steps."

Handout

- RP 15—Managing Life; Managing Money

Presentation of Topic (15 minutes)

1. Understanding How Substance Dependence Encourages Irresponsibility

People who are substance dependent spend much of their time and energy preparing to use, using, and recovering from using. People who are abusing substances narrow their world until most activities not related to substance use are excluded. They neglect the normal day-to-day activities that are necessary for a healthy and satisfying life.

People in recovery need to widen their view. They need to stop focusing on substance abuse and take all aspects of their lives into account. Clients can think about entering recovery as an end to the tunnel vision of substance dependence. Now, instead of focusing on a tiny portion of their lives and being surrounded by darkness, as in a tunnel, clients can lift their heads and see the full panorama of their lives.

2. Understanding the Necessity of Bringing Life Back Into Control if Recovery Is To Be Successful

People who are substance dependent often spend their time and money in irresponsible ways. Along with deciding to stop abusing substances, clients need to decide to use their time and money more wisely because these practices go a long way in determining quality of life. Exercising discipline in how they spend time and money helps support clients in their recovery. Behaving responsibly also helps them move beyond the guilt and shame they experienced as a result of abusing substances.

3. Understanding the Importance of Setting Goals To Be Responsible in Daily Living

The newfound awareness of all that they had been neglecting can be overwhelming to people in recovery. The counselor should reassure clients that they are capable of taking up long-forgotten responsibilities and getting on with their lives. Setting reasonable goals is integral to reassuming responsibilities. Taken together, home repairs, debts, taxes, and court dates may seem like too much for anyone to handle. Clients should prioritize the things they need to accomplish—set a goal that they can achieve, achieve the goal, and then move on to the next goal.

4. Understanding the Importance of Taking "Baby Steps"

Clients often want to do too much too early in their recovery. The counselor should stress that clients need to set small, manageable goals to avoid becoming overwhelmed and placing their recovery at risk.

Handout and Focused Discussion (45 minutes)

Clients should be given time to complete the handout before the discussion begins. Clients should not be forced to comply if they find it difficult or uncomfortable to complete the handout in the group. The handout is primarily a tool for discussion. The counselor steers clients away from reading their responses and encourages them to converse about the issues the handout raises. The counselor ensures that all clients have an opportunity to participate.

- Go over handout RP 15—Managing Life; Managing Money.
- Ask clients to discuss the ways in which their lives were out of control when they were using.
- Ask clients what changes they have made since entering treatment that have helped them regain control.
- Ask clients whether they are still struggling with problems related to daily life. What are they?
- Ask clients to determine which problems to tackle first.
- Ask the recovering co-leader to recount how he or she regained control of daily activities.
- Ask clients whether they have changed how they handle money since they have entered treatment.
- Ask clients what plans they have for opening a savings account and paying off debts.
- Ask the recovering co-leader to share how he or she regained control of finances.

Open Discussion (30 minutes)

The counselor should carry over from the previous discussion any important issues that have not been addressed fully. Although it is important for clients to be able to speak about what is on their minds, the counselor should make sure that the session's topic has been explored completely.

Five minutes before the end of open discussion, the counselor should ask clients to share briefly their experience of doing the homework from the previous session. The counselor can decide how detailed the followup on homework should be. The goal of asking is not to discover which clients have not done the homework but to encourage clients to work on their recovery between sessions and to share that work with the group.

Homework

Have clients write a step-by-step plan for achieving one of their financial goals. Clients can write in their journals or use pages 14 and 15 of their *Client's Treatment Companion.*

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Managing Life

Maintaining a substance-dependent lifestyle takes a lot of time and energy. People who are substance dependent give little time or thought to everyday responsibilities. When recovery begins, long-neglected responsibilities come flooding back. It sometimes is overwhelming to think about all the things that need to be done. It also is frustrating and time consuming to catch up on so many responsibilities.

Determine how well you are managing your life by answering the following questions:

Do you have outstanding traffic tickets? _____

Have you filed all your tax returns to date? _____

Are there unpaid bills you need to make arrangements to pay? _____

What repair and maintenance does your house or apartment need?

_____

Does your car need to be serviced or repaired? _____

Do you have adequate insurance? _____

Do you have a checking account or a way to manage your finances? _____

Are you handling daily living chores (for example, buying groceries, doing laundry, cleaning)? _____

If you try to do all this at once, you may feel overwhelmed and hopeless. Take one item each week and focus on clearing up one area at a time. Handling these issues will help you regain control over your life.

The first item I need to take care of is: _____

I will start by: _____

The second item I need to take care of is: _____

I will start by: _____

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Managing Money

Being in control of your finances is being in control of your life. When people who are substance dependent are using, the out-of-control lifestyle often affects their finances.

How many of the following have been true for you?

_____ **Any amount of money over _____ is a trigger to buy drugs.**

_____ **I have concealed money to buy drugs.**

_____ **I have large debts.**

_____ **I gamble with my money.**

_____ **I spend compulsively when I feel bad.**

_____ **I frequently argue about money with family members.**

_____ **I have stolen to get money to buy substances.**

When they first enter treatment, some clients choose to give control of their money to someone they trust. If you make that decision, you are controlling your finances and asking the trusted person to act as your banker. Together with your counselor, you should decide when you can handle money again safely. Then you can begin working toward financial maturity. You may choose to have some of the following goals:

- Arrange to pay off large debts in small, regular payments.
- Budget your money carefully, as you schedule your time.
- Arrange spending agreements with anyone who shares your finances.
- Use bank accounts to help you manage your money.
- Live within your means.
- Make a savings plan.

What are your other financial goals? _____

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