

Spent

BREAK THE BUYING OBSESSION *and*
DISCOVER YOUR TRUE WORTH



JOURNAL

Sally Palaiian, Ph.D.

Hazelden
Center City, Minnesota 55012
hazelden.org

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Printed in the United States of America

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* This journal contains sections from chapters 6–10 and appendix A of *Spent: Break the Buying Obsession and Discover Your True Worth*, by Sally Palaiian, Ph.D. Published by Hazelden.



Your Personal Money Behaviors

Your Current Financial Behaviors

A book can't diagnose you, and it's not a good idea to diagnose yourself. But you can get a good start on understanding if you have a problem by answering the questions below. The answers to these eight questions start you on your way to exploring whether you have a money addiction. (Circle Yes or No.)

1. Are you unable to stop spending money even when you know it causes problems?

YES NO

Describe.

2. Do you panic when you have to spend money?

YES NO

Describe.

3. Has your avoidance of financial responsibilities caused problems for you?

YES NO

Describe.

4. Is it difficult for you to earn enough money to support yourself?

YES NO

Describe.

5. Do you sometimes feel that you can't control yourself with money? For example, do you make promises to yourself about spending that you can't keep?

YES NO

Describe.

6. Do you conceal your behavior?

YES NO

Describe.

7. Has your problem worsened over time?

YES NO

Describe.

8. Has your problem affected others in your life?

YES NO

Describe.

If you answered yes to any of these basic questions, it's likely that you have a problematic, possibly even addictive, relationship with money. The following questions will help you pinpoint your specific problematic behaviors.

Your Indulging and Depriving Behaviors

SPENDING HABITS (COMPULSIVE SPENDERS, SHOPPERS, AND DEBTORS)

1. Are you unable to keep cash in your wallet?

YES NO

2. Are you anxious about whether you can pay your bills?

YES NO

3. Do you have credit card debt?

YES NO

How much? _____

Has it grown larger over time?

YES NO

Do you know where it came from?

YES NO

4. Do you avoid opening the mail or hide it from others because of the bills you anticipate?

YES NO

5. Do you hide purchases or take the price tags off items so family members will not know they are recent purchases?

YES NO

6. Do you bounce checks regularly?

YES NO

7. Are you unable to save money for large-ticket items like down payments for cars, appliances, major car repairs, children's college, or retirement?

YES NO

8. Are you unable to accumulate money for emergency situations?

YES NO

9. Are you surprised when you see the amount of your credit card bill?

YES NO

10. Do you make impulsive purchases?

YES NO

How often? _____

11. Do you frequently return things you've purchased?

YES NO

12. Does spending money or shopping boost your spirits when you feel down in the dumps or after a disagreement with another person?

YES NO

13. Do you ever lie about money to your spouse or partner?

YES NO

14. Do you change the subject or become upset when your spouse or partner tries to discuss financial concerns with you?

YES NO

15. Are you unable to say no to your child's or partner's requests?

YES NO

16. Are you unable to say no to salespeople?

YES NO

17. Do you have poor financial habits, such as overdrawing your bank accounts, not balancing your checkbook, paying bills late, excessively using ATM or debit cards, or avoiding filing income tax returns?

YES NO

18. Do you try to influence other people's opinions of your financial situation, either by impressing others or downplaying your resources?

YES NO

19. Do you build up debt, pay it off, promise not to repeat the debt, and do it again anyway?

YES NO

20. Have you contemplated bankruptcy as a way to get out of your debt problems?

YES NO

21. Have you taken out home equity loans or second mortgages to pay off your debts?

YES NO

22. In general, do you see debt tools such as home equity loans, second mortgages, and bankruptcy as solutions to your problems?

YES NO

Your answers to these questions will help you understand if you tend to be a compulsive spender in some form. If you answered yes to eight or more questions, it's likely that you have a problem with spending money. Your problem may manifest itself in different ways: through shopping, credit cards, or a lifelong pattern of debt.

HOARDING HABITS (HOARDERS)

1. Do you panic if your bank account goes beneath a certain amount?
YES NO

2. Do you avoid replacing or repairing necessary items when they are broken?
YES NO

3. Do you obsess over your bank balances and investment accounts?
YES NO

4. Does your family complain that you are too tight with money?
YES NO

5. Do your family members purchase items for you because you won't buy them for yourself?
YES NO

6. Do you feel burdened by other people's demands on you for money?
YES NO

7. Do you attempt to control your spouse's or partner's spending?
YES NO

8. Do you frequently argue with your spouse or family about spending money?
YES NO

9. Have you paid bills late even though you had money in the bank?
YES NO

10. Do you secretly feel superior to people who freely spend money?
YES NO

Your answers to these questions will help you understand if you tend to be a hoarder. If you answered yes to four or more questions, it's likely that you suffer from financial obsession and hoarding behavior. Your relationship with money most likely affects those you love more than you realize.

MONEY AVERSION AND UNDERACHIEVEMENT HABITS (MONEY AVERTERS AND FINANCIAL UNDERACHIEVERS)

1. Do you avoid asking for a raise?

YES NO

2. Do you know your monthly expenses?

YES NO

3. Do you have credentials or skills that you are not making use of?

YES NO

4. Do others with your skills or experience make more money than you?

YES NO

5. Do you believe that you are living a downscaled or simpler life by choice?

YES NO

6. Do you own a business that is unable to issue you a regular paycheck?

YES NO

7. If you are self-employed, do you avoid focusing on your profit until you file your income taxes?

YES NO

8. Are you passive and avoidant about pursuing money that is owed you?

YES NO

9. Are you concerned that others won't like you if you ask them to pay their share?

YES NO

10. Do you rely on a partner, your parents, or your siblings to lend you money for basic necessities?

YES NO

11. Did you avoid moving from your parents' home longer than your peers?

YES NO

Your answers to these questions will help you understand if you tend to be a financial averter or underachiever. If you answered yes to five or more questions, it's likely that you are most comfortable depriving yourself and avoiding financial matters. Because you have been unwilling to concern yourself with financial matters, you are probably in debt.

FINANCIAL DEPENDENCE HABITS (FINANCIAL DEPENDENTS AND VIOLATORS)

1. Do you believe you are incapable of supporting yourself financially?

YES NO

2. Are you fearful of financial responsibilities?

YES NO

3. If you are married or living together in a permanent long-term relationship, were you attracted to your partner because you felt he or she could provide for you?

YES NO

4. If you are single, do you actively pursue someone because you believe he or she will provide for you?

YES NO

5. Do you put all the responsibility for your joint finances on your partner?

YES NO

6. Do you think financial areas of life are too complicated for you to understand?

YES NO

7. Do you secretly wish that someone would save you from your financial situation?

YES NO

8. Do you manipulate people to give you things?

YES NO

9. Do you feel that you deserve special financial benefits?

YES NO

10. Do you feel entitled to special financial treatment?

YES NO

11. Do you think other people owe you?

YES NO

12. Is it hard for you to understand people who tell the truth on income tax returns?

YES NO

Your answers to these questions will help you understand if you tend to expect others to provide financial support or opportunities for you. If you answered yes to four or more questions, it's likely that relationships tend to center around your financial dependence, or if you are a financial violator, you scheme to manipulate circumstances for your own advancement.

Severity and Progression

As you acquaint yourself with your particular financial habits, you'll need to determine the severity and progression of your situation. Take some time to reflect on and answer the following questions.

1. Which specific behaviors are especially problematic for you?

2. Which ones do you think are abnormal?

3. Which ones do you wish you could stop?

4. Has anyone else ever commented about these behaviors?

YES NO

5. What negative consequences have you experienced related to:

- a. spending too much?

- b. shopping excessively?

c. shopping and then returning items?

d. hoarding money or things?

e. being unable to spend money, even when it was critical and you had enough?

f. not earning enough money to live on?

g. expecting others to provide for you?

6. What steps have you taken to try to stop that have not worked?

7. How have these behaviors grown worse over time?

Your answers to the above questions will help you determine whether your behaviors and your financial problems have escalated. As you recall, we learned in chapter 2 that these problems tend to get worse over time, despite attempts to improve and despite negative consequences. If, no matter what you do, your problematic use of money continues to get worse, it's likely that you've slipped into addiction territory.



These assessment questions are designed for you to take an honest look at yourself and your current money behaviors.

After reflecting on the vast array of money behaviors, where do you think you fit?

Do you believe you lean more toward spending, dependence, hoarding, or underachievement?

How severe do you think your problem is?

Do you think those close to you have money addictions?

If you are still unclear, you may also choose to do the assessment from Debtors Anonymous, listed in appendix B in the book.

Admitting that you have a problem is a great beginning. In the next section, the assessment questions will help you recognize the roots of this problem, so you can begin to help yourself.

Understanding Your Money History

As you recall from chapter 3, financial legacies are passed from generation to generation. Asking yourself the following questions will enable you to reflect on your family's money patterns and begin to see how your financial blueprint was formed. You'll start to see patterns in how your specific behaviors replicate your parents' beliefs about money, as well as the monetary dealings that you witnessed.

How You Handled Money as a Child

Your relationship with money as a child develops out of a variety of circumstances, including financial stress, a parent's or sibling's addiction, trauma, family status, how you perceived yourself within your family, learning disabilities, and school difficulties. The following questions trace the origins of problematic money behaviors.

Your Family's Financial Circumstances

1. What was the financial status of your family in comparison to your relatives or the neighborhood—rich, poor, or average?

2. Was there great wealth?

YES NO

3. Were there periods of poverty where basic physical needs were not met?

YES NO

4. Was there financial upheaval or hardship caused by illness, addictions, or divorce?

YES NO

5. Were there financial losses or large, unforeseeable events that devastated the family finances?

YES NO

6. Who earned the money?

7. Who spent the money?

Your Early Financial Circumstances

1. Did you have an allowance?

YES NO

2. Did you have trouble not spending money?

YES NO

3. Did you stash or hoard money?

YES NO

4. Did you frequently borrow money from parents, siblings, or friends?

YES NO

5. Did you ever steal money from someone close to you?

YES NO

6. Were there inequities between you and your siblings in allowances or financial privileges?

YES NO

7. Were you envious of your friends' possessions?

YES NO

8. Did you experience a frequent sense of longing for better things?

YES NO

9. Did you think your parents were fair in their financial dealings with you?

YES NO

10. Did people close to you often make promises about money that they didn't keep?

YES NO

Your Parents' Financial Behaviors

1. Based on what you've read in the first five chapters, do you think one or both of your parents or caregivers had dysfunctional money habits?

YES NO

2. What were your parents' specific concerns about money?

3. How did your mother relate to money? What do you think she believed about money?

4. How did your father relate to money? What do you think he believed about money?

5. How did your parents handle disagreements or differences about money?

6. How often did your parents argue about money?

7. Were your parents satisfied with their financial circumstances?

YES NO

8. Were your parents concerned about status or possessions?

YES NO

9. How did your parents cope if they couldn't afford things they wanted?

10. Did you ever worry about your family's financial circumstances?

YES NO

11. Did your parents steal money or possessions from you?

YES NO

12. What did your parents teach you about money management?

13. Did your parents pressure you to succeed financially or expect you to surpass them in economic status?

YES NO

14. Do you think your parents unconsciously competed with you or needed you to fail financially?

YES NO

Your Parents' Coping Mechanisms

1. What method did your parents use when faced with stress and hardship?

2. If your parents had financial difficulties, did they deny the situation?

YES NO

3. When there was financial conflict, did they avoid discussing it?

YES NO

4. Were you aware that your parents kept secrets about financial problems?

YES NO

5. Did either of your parents boast about or focus a lot of attention on financial security?

YES NO

6. Did your parents put a lot of attention on managing the family image?

YES NO

7. Did your parents hoard money or material goods?

YES NO

Intergenerational Influences

1. What do you know about your grandparents' financial story?

2. What do you know about how your parents, grandparents, or great-grandparents coped with the Great Depression?

3. Do you have any of the following in your family history?

a. Immigrants?

YES NO

b. Refugees?

YES NO

c. Survivors of catastrophes (e.g., slavery, the Holocaust, Japanese American internment, Native American oppression, Armenian diaspora, Cambodian genocide)?

YES NO

4. Did money come between your parents and their siblings?

YES NO

5. Did your ancestors experience sudden financial loss or gain?

YES NO

These family history questions are all designed to help you gain insight into your past and the family patterns that still shape you today.

How to Learn from Your Family History

Whether you are experiencing a few financial problems, a money addiction, or trouble due to a loved one's money habits, the questions you've just answered have helped raise your awareness of how you got to be who you are today. Take a few moments to assimilate what you've learned about yourself through these questions—and why it's important.





Beginning Recovery

Phase 1: Hitting Bottom

Telling the Truth

Admitting the ways and the number of times you have sabotaged your own financial health is exceedingly difficult. The following questions are for both indulgers and deprivors. Take some time to answer them; it's an avenue for you to uncover the truth about your behavior.

- What do you consider dysfunctional about your money behaviors?

- How long have you been doing things like this?

- What do you think will happen if you keep going like this? You'll file for bankruptcy? Your spouse or partner will leave? You'll become a homeless bag person?

- How have you tried to change? How have your efforts helped you?

- Can you outline your whole financial situation?

YES NO

- Do you have a list of your debts and monthly financial obligations?

YES NO

- Have you ever asked your family how your money patterns affect them?

YES NO

What do you think they'd say?

- Are you willing to inform your family members about your financial situation?

YES NO

Phase 2: Accepting and Following Guidance

Step 1. Gather Financial Statements

Gather your financial paperwork: a list of debts, bank statements, credit card statements, and so forth into one central, convenient location. Chart 7-1 on page 25 lists the papers you need to collect in one spot.

Once you have gathered the papers, you are ready to fill in the Debt Worksheet on page 26. Do this without judging yourself. It might be painful to see the numbers in black and white. Feeling this pain will motivate you to change. So list your debts without judging yourself. Your debts don't define you. You are not a good person or a bad person because of your debts. You are a person who wants to improve financial circumstances, and in order to accomplish that, you will need to know the truth about your finances.

CHART 7-1
Documentation List

Type of Document	Found	Looked for but not found
Bank statements for current year		
Checkbook registers or duplicate checks for current year		
Credit card statements		
Outstanding bills: doctor, utilities, etc.		
Other financial contracts or obligations: car lease agreements, cell phone, cable TV, magazine subscriptions, etc.		
List of additional planned purchases and/or expenses for the next year: vacation, weddings, skis, conferences, etc.		
List of replacement purchases for the next year: new furnace, washer, roof, car tires, new car, etc.		

Notes:

Debt Worksheet

Debt	Total Amount Due	Finance Charge (Percent)	Minimum Payments	Date of Last Payment	Other Comments
Credit Cards					
Other Debts					
Utilities					

Debt Worksheet (continued)

Debt	Total Amount Due	Finance Charge (Percent)	Minimum Payments	Date of Last Payment	Other Comments
Medical Bills					
Services					
Personal Debts					
TOTAL					



Life Visions and Spending Plans

Phase 3: Creating a Life Vision

Step 1. Capture Your Fantasy

You can either write your life vision or share it with a friend, partner, or therapist. Allow yourself some special undisturbed time to spontaneously answer the following questions. Don't worry about getting it all the first time through; fantasies take time to unfold.

- If you had all the money in the world, what would you do?

- What do you want to have or do before you die?

- What would you do if you won the lottery?

- What do you imagine about your retirement? What activities are you hoping to begin after retirement?

- If a genie came out of a bottle, what magical wishes would you want granted?

- Have you seen lifestyles portrayed in movies or books that appeal to you?

YES NO

- As a child, what fantasies did you have about your future?

FOR INDULGERS

If you are an indulger, ask yourself the following questions to discover what values lie beneath the objects you fantasize having. (Substitute the actual objects you desire for those in the list.)

- What will you feel when you're in that house?

- What does driving that fancy car say about you? Whom do you know who has a car like that? Why do you prefer that car instead of another one?

- What associations do you have with this object? Why is it important?

- How does it feel to have a cook, a gardener, and so on?

FOR DEPRIVERS

If you are a depriver, ask yourself these questions:

- What would it say about you if you had more material wealth?

- What would happen if you spent money freely?

- What adult responsibility do you get to avoid by not having the ability to flex financial muscles?

- What will it say about you if you have a better job?

- Do you feel you deserve to replace a possession before the previous one isn't entirely used up or threadbare?

YES NO

- Whom would you make happy and whom would you disappoint if you were more successful with finances?

Step 2. Develop Personal and Financial/Material Goals

PERSONAL GOALS

Money is only one aspect of life and only a part of your financial recovery. Your overall life vision includes discovering who you are and what you want from life. This requires you to set specific nonmonetary goals. Answering these questions will help you think about your goals:

- What do you want to do with your life?

- As a youngster, what did you want to be when you grew up?

- What types of activities excite you? What activities excite you when you see others doing them or read about them in books or magazines?

- What's important for you to achieve in your lifetime?

- Is there anything you want to learn?

YES NO

History, economics, geography? To play an instrument, speak a language, knit, lay brick pavers, install a garbage disposal, use a lathe, complete college, become a master gardener, or earn a certificate?

Describe.

- Do you see yourself volunteering or doing any community service such as teaching English as a second language or volunteering for the Red Cross, at hospitals, or for your favorite charity?

YES NO

Describe.

- What physical and health goals do you want to strive for? Think beyond the typical ones of losing weight and exercising regularly. Think about taking vitamins, completing a marathon, hiking a certain trail, cutting down the fat in your diet, regularly doing exercises to help your back condition, or becoming a vegetarian.

- Are there relationships that you would like to work on, such as becoming closer to your parents or children, finding a new relationship or new friends, learning to talk with new acquaintances, or mending fences with a former spouse or partner?

YES NO

Describe.

- Is there a spiritual practice you would like to begin or resume, such as daily meditation, prayer, or finding a worship community?

YES NO

Describe.

- Would you like to do something adventurous or find a new activity for expanding your mind and your circle of friends? The possibilities could include belly dancing, sky diving, scuba diving, hot air balloon rides, reenacting the Civil War, geo-caching, woodworking, or genealogy.

YES NO

Describe.

- What would you like to give back to the world? What mark would you like to make after you are gone?

Describe.

FINANCIAL/MATERIAL GOALS

You also need to develop financial and material goals. Refer to chart 8-1 in the book for some examples.

Make a list of these goals and put a dollar figure on each goal. Hopefully, these goals are fun to generate and easy to visualize.

Next make a list of short-term financial goals, including things you intend to purchase for the next twelve months. This list should be more specific, as chart 8-2 in the book illustrates.

Simply list your goals; don't prioritize them or even think about how you will pay for them right now. At this point, stay focused on the list and approximate cost. Don't worry about why you want or need these things.

My Long-Term Financial/Material Goals

Long-Term Goal	Estimated Cost	Estimated Date

Notes:

My Short-Term Financial/Material Goals

Short-Term Goal	Estimated Cost	Estimated Date

Notes:

Spending Plan Worksheet

Month _____

Expense	Cash	Checkbook	Credit Card 1	Credit Card 2	Total	Spending Plan Goal	Difference
Shelter							
Rent or Mortgage							
Property Taxes							
Property Insurance							
Heat							
Utilities							
Telephone							
Water							
Décor							
Replacements, Purchases							
Maintenance, Cleaning							
Garden Supplies							
Garbage Collection							
Association Fees							
Other							
Other							
Transportation							
Car Payment 1							
Car Payment 2							
Insurance							
Gasoline							
Maintenance, Cleaning							
License							
Bus, Taxi, Tolls, Parking							
Other							
Other							

Spending Plan Worksheet (continued)

Expense	Cash	Checkbook	Credit Card 1	Credit Card 2	Total	Spending Plan Goal	Difference
Food							
Groceries							
Delivered Goods, e.g., Pizza							
Snacks							
Work Lunches							
School Lunches							
Other							
Other							
Clothing							
Personal							
Spouse or Partner							
Children							
Maintenance, Cleaning							
Other							
Other							
Entertainment							
Vacations							
Meals Out							
Movies, Plays, Music							
Hobbies							
Spectator Sports							
Sports Equipment, Toys							
Electronic Equipment							
TV, Cable TV, Public TV							
Other							
Other							

Spending Plan Worksheet (continued)

Expense	Cash	Checkbook	Credit Card 1	Credit Card 2	Total	Spending Plan Goal	Difference
Savings (Deposits into Accounts)							
Credit Union, Bank							
Education							
Retirement							
Contingency							
Other							
Other							
Health							
Insurance							
Doctor							
Dentist							
Medications							
Therapy, Massage							
Exercise Classes, Equipment							
Other							
Other							
Education							
Lessons, Tuition							
Books, Papers, Magazines							
Supplies							
Other							
Other							

Spending Plan Worksheet (continued)

Expense	Cash	Checkbook	Credit Card 1	Credit Card 2	Total	Spending Plan Goal	Difference
Family							
Life Insurance							
Legal							
Child Care: Daily							
Child Care: Occasional							
Allowances							
Gifts							
Holidays							
Pets: Food and Supplies							
Pets: Vet Care							
Other							
Other							
Donations							
House of Worship							
Political							
Charitable							
Other							
Other							
Personal							
Barber, Beauty Shop							
Toiletries							
Postage							
Alcohol							
Computer: Purchase, Repair							
Computer: Software, Supplies							
Other							
Other							

Spending Plan Worksheet (continued)

Expense	Cash	Checkbook	Credit Card 1	Credit Card 2	Total	Spending Plan Goal	Difference
Installment Payments							
Credit Card 1							
Credit Card 2							
Department Store							
Student Loan							
Other							
Miscellaneous							
Union and Membership Dues							
Taxes: Social Security							
Federal Income							
State Income							
Local Income							
Unreimbursed Business Expenses							
Other							
TOTAL OUTGO							

Income	Amount
Paycheck 1	
Paycheck 2	
Dividends	
Interest	
Social Security	
Pension	
Gifts	
Other	
TOTAL INCOME	

Six-Month Worksheet

Enter the totals for six months (if possible) of your expenses and income on this worksheet.
 Compute the total, then divide the total by the number of months to get the monthly average.

Expense	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Total	Number of Months Entered	Monthly Average
Shelter									
Rent or Mortgage									
Property Taxes									
Property Insurance									
Heat									
Utilities									
Telephone									
Water									
Décor									
Replacements, Purchases									
Maintenance, Cleaning									
Garden Supplies									
Garbage Collection									
Association Fees									
Other									
Other									
Transportation									
Car Payment 1									
Car Payment 2									
Insurance									
Gasoline									
Maintenance, Cleaning									
License									
Bus, Taxi, Tolls, Parking									
Other									
Other									

Six-Month Worksheet (continued)

Expense	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Total	Number of Months Entered	Monthly Average
Food									
Groceries									
Delivered Goods, e.g., Pizza									
Snacks									
Work Lunches									
School Lunches									
Other									
Other									
Clothing									
Personal									
Spouse or Partner									
Children									
Maintenance, Cleaning									
Other									
Other									
Entertainment									
Vacations									
Meals Out									
Movies, Plays, Music									
Hobbies									
Spectator Sports									
Sports Equipment, Toys									
Electronic Equipment									
TV, Cable TV, Public TV									
Other									
Other									

Six-Month Worksheet (continued)

Expense	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Total	Number of Months Entered	Monthly Average
Savings (Deposits into Accounts)									
Credit Union, Bank									
Education									
Retirement									
Contingency									
Other									
Other									
Health									
Insurance									
Doctor									
Dentist									
Medications									
Therapy, Massage									
Exercise Classes, Equipment									
Other									
Other									
Education									
Lessons, Tuition									
Books, Papers, Magazines									
Supplies									
Other									
Other									

Six-Month Worksheet (continued)

Expense	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Total	Number of Months Entered	Monthly Average
Family									
Life Insurance									
Legal									
Child Care: Daily									
Child Care: Occasional									
Allowances									
Gifts									
Holidays									
Pets: Food and Supplies									
Pets: Vet Care									
Other									
Other									
Donations									
House of Worship									
Political									
Charitable									
Other									
Other									
Personal									
Barber, Beauty Shop									
Toiletries									
Postage									
Alcohol									
Computer: Purchase, Repair									
Computer: Software, Supplies									
Other									
Other									

Six-Month Worksheet (continued)

Expense	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Total	Number of Months Entered	Monthly Average
Installment Payments									
Credit Card 1									
Credit Card 2									
Department Store									
Student Loan									
Other									
Miscellaneous									
Union and Membership Dues									
Taxes: Social Security									
Federal Income									
State Income									
Local Income									
Unreimbursed Business Expenses									
Other									
TOTAL OUTGO									

Income									
Paycheck 1									
Paycheck 2									
Dividends									
Interest									
Social Security									
Pension									
Gifts									
Other									
TOTAL INCOME									

Shaving Worksheet

Use this worksheet to shave your six-month spending averages to fit your goals. To do this, fill in your six-month spending averages in column A. Put your goals in column C. Figure out how much you will have to increase or decrease the amount and insert this in column B.

	Expense	A Six-Month Spending Average	B Adjustment (Reduction in Plan)	C New Spending Plan
Shelter				
	Rent or Mortgage			
	Property Taxes			
	Property Insurance			
	Heat			
	Utilities			
	Telephone			
	Water			
	Décor			
	Replacements, Purchases			
	Maintenance, Cleaning			
	Garden Supplies			
	Garbage Collection			
	Association Fees			
	Other			
	Other			
Transportation				
	Car Payment 1			
	Car Payment 2			
	Insurance			
	Gasoline			
	Maintenance, Cleaning			
	License			
	Bus, Taxi, Tolls, Parking			
	Other			
	Other			

Shaving Worksheet (continued)

	Expense	A Six-Month Spending Average	B Adjustment (Reduction in Plan)	C New Spending Plan
Food				
	Groceries			
	Delivered Goods, e.g., Pizza			
	Snacks			
	Work Lunches			
	School Lunches			
	Other			
	Other			
Clothing				
	Personal			
	Spouse or Partner			
	Children			
	Maintenance, Cleaning			
	Other			
	Other			
Entertainment				
	Vacations			
	Meals Out			
	Movies, Plays, Music			
	Hobbies			
	Spectator Sports			
	Sports Equipment, Toys			
	Electronic Equipment			
	TV, Cable TV, Public TV			
	Other			
	Other			
Savings (Deposits into Accounts)				
	Credit Union, Bank			
	Education			
	Retirement			
	Contingency			
	Other			
	Other			

Shaving Worksheet (continued)

	Expense	A Six-Month Spending Average	B Adjustment (Reduction in Plan)	C New Spending Plan
Health				
	Insurance			
	Doctor			
	Dentist			
	Medications			
	Therapy, Massage			
	Exercise Classes, Equipment			
	Other			
	Other			
Education				
	Lessons, Tuition			
	Books, Papers, Magazines			
	Supplies			
	Other			
	Other			
Family				
	Life Insurance			
	Legal			
	Child Care: Daily			
	Child Care: Occasional			
	Allowances			
	Gifts			
	Holidays			
	Pets: Food and Supplies			
	Pets: Vet Care			
	Other			
	Other			
Donations				
	House of Worship			
	Political			
	Charitable			
	Other			
	Other			

Shaving Worksheet (continued)

	Expense	A Six-Month Spending Average	B Adjustment (Reduction in Plan)	C New Spending Plan
Personal				
	Barber, Beauty Shop			
	Toiletries			
	Postage			
	Alcohol			
	Computer: Purchase, Repair			
	Computer: Software, Supplies			
	Other			
	Other			
Installment Payments				
	Credit Card 1			
	Credit Card 2			
	Department Store			
	Student Loan			
	Other			
	Other			
Miscellaneous				
	Union and Membership Dues			
	Taxes: Social Security			
	Federal Income			
	State Income			
	Local Income			
	Unreimbursed Business Expenses			
	Other			
	Other			
TOTAL OUTGO				

Shaving Worksheet (continued)

		Amount
Income		
	Paycheck 1	
	Paycheck 2	
	Dividends	
	Interest	
	Social Security	
	Pension	
	Gifts	
	Other	
	Other	
TOTAL INCOME		

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Notes

Weekly Income and Expense Tracker

The Weekly Income and Expense Tracker is an optional way to plan. It helps you plan your payments for the month. It is divided into four columns, one for each week of the month.

- ① Start by entering your checking account balance (cash in bank) and add any deposits to be made during the month. This gives you the total cash available to pay bills with this week.
- ② Then fill in every bill to be paid during the month in the weekly column for which it's due. Remember to include grocery money, gas, and any other weekly expenses. Add the bills' amounts to obtain the total amount due.
- ③ Subtract the total amount of bills to be paid from the total cash available.
- ④ After you have subtracted the total amount of bills due from the total cash available, you'll have a remaining amount. This remaining amount gets transferred to the next week, under cash in bank. Remember, if you have a big bill due the second, third, or fourth week of the month, you'll need to carry over money from the previous weeks to cover it.

Week of _____

Cash in Bank:

Deposits: + _____
+ _____
+ _____

Total Cash Available: →

Bills Due	Date	Amount

Total Amount of Bills Due: →

Available Cash *Minus* Bills Due: →

④ Remaining amount is transferred to the next week.

Weekly Income and Expense Tracker

Week of _____

Cash in Bank:	<input style="width: 90%;" type="text"/>				
Deposits:	+	<input style="width: 90%;" type="text"/>	+	<input style="width: 90%;" type="text"/>	+
		<input style="width: 90%;" type="text"/>		<input style="width: 90%;" type="text"/>	
		<input style="width: 90%;" type="text"/>		<input style="width: 90%;" type="text"/>	
Total Cash Available:	➔	<input style="width: 100%;" type="text"/>			

Bills Due	Date	Amount
Total Amount of Bills Due: ➔		<input style="width: 100%;" type="text"/>
Available Cash <i>Minus</i> Bills Due: ➔		<input style="width: 100%;" type="text"/>

Week of _____

Cash in Bank:	<input style="width: 90%;" type="text"/>				
Deposits:	+	<input style="width: 90%;" type="text"/>	+	<input style="width: 90%;" type="text"/>	+
		<input style="width: 90%;" type="text"/>		<input style="width: 90%;" type="text"/>	
		<input style="width: 90%;" type="text"/>		<input style="width: 90%;" type="text"/>	
Total Cash Available:	➔	<input style="width: 100%;" type="text"/>			

Bills Due	Date	Amount
Total Amount of Bills Due: ➔		<input style="width: 100%;" type="text"/>
Available Cash <i>Minus</i> Bills Due: ➔		<input style="width: 100%;" type="text"/>



Phase 5: Changing Your Thinking, Feelings, and Impulsive Actions

Triggers

External Triggers

External triggers are environmental circumstances that influence your money behaviors. Refer to page 148 in chapter 9 of *Spent* for some examples of external triggers.

List external triggers that are difficult for you.

To combat external triggers, you'll have to avoid these situations at first. Do not use the Internet for personal use for a certain amount of time. Call catalog companies and tell them to remove you from their mailing list. Make a spending plan just for your holiday season or for vacations.

List other methods that you'll use to handle these triggers.

Internal Triggers

Internal triggers are numerous, more difficult to identify, and more difficult to avoid than external triggers. The two major categories of internal triggers are difficult feelings and distorted thinking. We'll start with some of the feelings that typically trigger a return to money problems, along with strategies for coping with them.

DIFFICULT FEELINGS

Difficult moods and feelings can trigger indulging or depriving behavior.

Common triggers are listed here:

- Anger
- Anxiety or panic
- Depression
- Loss or grief
- Shame
- Boredom
- Pain
- Happiness

Think about this list and identify which feelings are difficult for you. If you don't know what feelings are triggers for you, then consider joining a support group or counseling with the specific goal of learning to identify your feelings.

You've been coping with your feelings already, whether you know it or not; your coping mechanism has been to indulge or deprive yourself. When you stop using money to handle your feelings, you'll need an entirely new repertoire of coping techniques. Refer to the lists of coping strategies on pages 150–151 in the book.

Take some time to list other useful coping strategies. These strategies should include ways to connect to your feelings, to your loved ones, and to the world around you. They should include *avenues of self-expression*. They should include *relaxation techniques* to calm and soothe yourself. And they should include ways to *distract yourself* when difficult feelings are triggered that you can't seem to "unplug."

List other approaches that have helped you in the past or that you would like to experiment with.

Preventing Impulsive Spending

To help you monitor your purchases and to figure out whether you are spending impulsively or planfully, you can answer these questions. (Make copies of this sheet if necessary.)

1. What did you buy?

2. How did you pay for it?

3. Was it on the spending plan?

YES NO

4. How did you feel before, during, and after the purchase?

5. What criteria did you use to justify the purchase? Do you *need* it or *want* it?

6. Did you tell someone about it beforehand?

YES NO

7. Who will this purchase affect? Will they benefit from it? Suffer because of it?

8. How will this purchase affect your future?





Phase 6: Living the Abundant Life

Relationships

The experts who study terminally ill and dying patients tell us that at the end of life, the dying speak of regrets in relationships, not material achievement or acquisition. In the end, it's the people we love and who love us back that matter, not things. At the end, we say good-bye to people, not things. When there is nothing left to achieve or accomplish in the world, we remember our connections. Everything else fades into the distance.

Think deep and hard about your ability to relate and connect to those you love. Take time to reflect on the following questions.

- Whom do you feel connected to? What is it like for you to be connected to them? Have you expressed your feelings of connection to them? Why or why not?

- Whom have you lost connection with? What is that like? Do you feel okay about losing the connection?

- Who has influenced you? Have you told them? Why or why not? Whom do you try to influence? How do you do this? Why do you want to be an influence for them?

- Who has opened you to love more fully? Have you told them? Why or why not? How could you love them more fully?

- Who loves you? How do you receive the love from them? What is that like for you? Do they know what their love means to you?

- Who are the people you love? How do you demonstrate your love? Do you express it enough? Do they know it?



Are You Codependent?

The first person to feel the pinch of a money addiction or money problems is often a spouse or family member. It's often the partner who feels the pain of the debt or the hoarding. Sometimes the coping mechanism for the pain is to become codependent. This is always problematic. A codependent derives self-esteem by controlling the emotions and financial behaviors of the addict. Codependents support, unconsciously encourage, or "enable" the problem user's or addict's behavior.

To discern financial codependency, answer the following questions.

1. Do you feel responsible for a loved one's behavior?

YES NO

Describe.

2. Do you try to fix or control the loved one's behavior?

YES NO

Describe.

3. Are you unable to say no to your loved ones?

YES NO

Describe.

4. Have you adjusted your spending and/or saving in any way to meet the loved one's demands?

YES NO

Describe.

If you believe you are codependent, you need to begin to look at the severity of your enabling behavior. The following questions address the dynamics of the codependent relationship and highlight the codependent's contribution to the financial dysfunction.

1. Have you covered up for your partner's dysfunctional money behaviors?

YES NO

Why?

2. Have you spent less than you normally would in order to compensate for the overspending of your partner?

YES NO

Give examples.

3. Have you made any adjustments to your income in order to accommodate the money-related behaviors of a loved one? For example, have you taken on additional work or a second job?

YES NO

4. Have you ever asked a third party for money to pay your partner's debts?

YES NO

5. Have you risked your own credit rating to help your partner?

YES NO

6. Have you ever overdrawn your own bank account or put yourself into financial jeopardy to pay your partner's debts?

YES NO

7. Have you ever argued with your partner about his or her money-related behaviors?

YES NO

-
8. Have you ever secretly checked the bills and receipts of your partner to determine his or her spending habits?
- YES NO
9. Have you ever avoided looking at bills, receipts, and the like, even though you have concerns about your partner's financial problems?
- YES NO
10. Have you ever avoided discussions because you don't want to put pressure on your partner?
- YES NO
11. Have you avoided asking how much your partner earns?
- YES NO
12. Has your partner broken promises to you about financial behavior?
- YES NO
- If so, have you given them second, third, or fourth chances?
- YES NO
13. Do you view your partner as incapable of managing his or her own finances?
- YES NO
14. Do you avoid asking your partner specifics about how he or she manages his or her money?
- YES NO
15. Do you view your partner as dependent on you in order to be competent—for example, do you help him or her get a better job or pass tests?
- YES NO

16. Have you ever borrowed from others or depleted your savings to pay off your partner's debts?

YES NO

17. Have you deprived yourself in order to compensate for your partner's behavior?

YES NO

Your answers to these questions will help you determine if you are codependently involved with a problem user or a money addict. If you answered yes to six or more questions, it's likely that you have attempted to control or fix your loved one's problems. In doing this, you've unwittingly participated in another's destructive money behaviors. If this is the case, it's imperative for you to redirect your helping behavior to yourself.

If you are codependent, you probably derive a lot of satisfaction from helping others. This makes it difficult for you to recognize that you yourself need help, too. Consider attending therapy or support groups such as Co-Dependents Anonymous (CoDA) or Al-Anon. You might also find the books *Codependent No More* by Melody Beattie or *Facing Codependence* by Pia Mellody to be helpful.

