

# 12 Steps for Financial Recovery

1. We admitted we were powerless over our finances, spending addictions and compulsive behavior and that our lives and finances had become unmanageable.
2. We came to believe that a power greater than ourselves could restore us to sanity and stabilize our finances.
3. We made a decision to turn our life, our will and our finances over to the care of God.
4. We made a searching and fearless moral inventory of ourselves and our finances.
5. We admitted to ourselves, to God, and to another human being the exact nature of our wrongs.
6. We are entirely ready to have God remove all these defects of character.
7. We humbly asked Him to remove all the shortcomings in our lives and finances.
8. We made a list of all persons we have harmed and became willing to make amends and financial restitution to them all.
9. We made direct amends and financial restitution to such people whenever possible, except when to do so would injure them or others.
10. We continued to take personal inventory of ourselves and our finances and when we were wrong, promptly admitted it.
11. We sought through prayer and meditation to improve our conscious contact with God, praying only for knowledge of His will for us and our finances and the power to carry that out.
12. Having had a spiritual experience and financial freedom as the result of these steps, we tried to carry this message to others, and practice these principles in all our affairs.

# Financial Recovery

## Celebrate Recovery

**Every Tuesday Night**

6:00pm / Dinner

6:30pm / Big Meeting

7:30pm / Open Share

**GV Christian Center**

**711 Valle Verde Court**

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**Celebrate Recovery at GV Christian Center**



**CELEBRATE  
RECOVERY**  
*Whole family healing*



# The Problem

- Do you ignore or throw away your bills and overdue notices or do you rush to the mailbox to grab the bills before anyone else can?
- Do you lie, deny and make promises you cannot keep to get bill collectors off the phone?
- Do you pay with credit cards rather than cash because it makes you feel important and/or you do not have the cash but want it now?
- Do you make financial promises you cannot keep?
- Is your self-esteem and self worth determined by the amount of money in your bank or the "available credit" extended to you and your credit cards? Does having money make you happy?
- Is your attitude towards money one of "I made it, I earned it, I get to spend it any way I want, on anything I want, when I want to?"
- Do you use your distribution of money to control others?
- Do you have a budget or do you consistently hope you will have enough money at the end of the month?
- When you get stressed do you want to spend money?
- Do you shop to make yourself feel better?
- Do you owe money to your family and friends and now avoid contact with them because you have not paid them back?
- Are you afraid to ask for financial help because of the current financial mess you are in and how you got into the mess in the first place?
- Do you gamble, frequent casinos, on-line gambling, play the lottery?
- Is your closet full of clothes you don't wear? Do some of your clothes still have the sales tags on them?
- Did you grow up in a home where love was shown by giving money or gifts?
- Are you trying to "keep up with the Joneses" or do you see yourself as "the Joneses?"
- Do you take care of yourself last? Tithe, pay bills, then save?
- Are you overworking or under-earning? Are you working extra hours to earn money to pay creditors; using time inefficiently; taking jobs below your skill and education level because you don't feel you deserve better?
- Do you tithe first and pay bills second or is it the other way around?

# The Solution

Admit that your feelings and emotions about money are driven by fears, hurts, habits and hang-ups. That your lack of financial sanity is not honoring to God and that your finances are out of control. Recognize that God has a lot to say about money and how you should handle it. Realize that your spending/saving habits are a direct reflection of what is in your heart. Apply the 8 Principles/12 Steps to your life and your finances to gain control over yourself and your finances. Trust God with all of your finances and put Him first by cheerfully giving 10% (tithing). Save 10% which is honoring yourself and family. Stop creating new debt. Make financial restitution to all the people and institution that you owe.