Session 26: Money and Time in Early Recovery

Duration: 60 minutes • Recovery education group. Ensure all participants are seated and ready

Materials: Four-box budget worksheet; Payday Plan cards; calculators if available; the Session 26 handout (Four-Box Budget & Payday Plan)

Learning objectives — by the end of this session, participants will be able to:

- Build a simple, honest current-money picture: income, fixed costs, debts and obligations, and leaks
- Apply 'count the cost' to one upcoming decision
- Set a payday plan — the highest-risk money moment for many — in writing

Opening (3 minutes)

Newcomer bridge (60 seconds): This is Phase 3 — Rebuilding. The one idea today is that money in early recovery is a design problem — count the cost before payday, with a written payday plan. You are welcome here without earlier sessions; everything you need for today is in this session. Money in early recovery is not a character test; it is a design problem — and payday, for many of us, was the most dangerous day of the month. Today we build the honest four-box picture, apply “count the cost” to one real decision, and write the payday plan before the money arrives.

Check-in prompt (8 minutes)

Name, craving 0–10, one word for your week — then: “What usually happens to money in your hands in the first 48 hours after it arrives — walked through honestly, hour by hour?” Log every craving score on the roster.

Passing is honored — you may pass any question, prompt, or practice without explanation, step out and rejoin, and choose a partner-only option where one is offered.

Teaching (20 minutes)

Money management here is practical: know what comes in, know what must go out, decide before the money arrives, and put distance between impulse and access. We build the picture in four boxes — income (all sources), fixed costs (housing/program fees, phone, transport, court and family obligations), debts and amends repayment schedules from Week 5, and leaks (the spending that evaporates without feeding, housing, or advancing us). Then we plan payday like a high-risk situation, because it is one: obligations paid first and fast, a set amount moved out of easy reach (a trusted arrangement, a second account, program-coordinated options where offered), cash on person kept low, and the first 48 hours scheduled with people and places already decided. Time is the second currency: the weekly hours get the same honest audit — where they go, what they build, what they leak.

- **A budget is a plan for money before feelings arrive** Decided calm, on paper, payday obeys the plan instead of the mood. If the plan fails, we revise the plan — we do not discard planning.

- **Obligations first is freedom, not punishment** Fees, fines, support, and amends paid on schedule shrink the background dread that itself triggers use. Small and on-time beats large and sporadic, every time.
- **Cash is a trigger with a denomination** For many, holding cash is holding risk. Designing it away — direct payments, low cash, accountability for the rest — is strength, the same logic as the trigger work in Weeks 1–2.
- **Time leaks are money leaks** Hours lost to drift become shifts not worked and appointments missed. The Week 2 anchors and this budget are the same stewardship in two currencies.

Sources & Evidence — Facilitator background — do not teach

Purpose — meaningful daily activity, work, and service — is one of SAMHSA's four dimensions of recovery, and recovery capital research links work, relationships, and community resources to sustained recovery (SAMHSA, 2012; Granfield & Cloud, 1999). Key sources for this session: SAMHSA (2012); Granfield & Cloud (1999); Bandura (1977); Riessman (1965). Evidence strength: Moderate. Spiritual practice: Stewardship and daily examen — correlates with self-monitoring of money, time, and behavior; evidence: Moderate (Beck et al., 1993). Full citations: Appendix H. The session's Scripture material is in its optional handout (Appendix I), as theological foundation, quoted from the King James Version.

'Evidence strength' grades the correlated mechanism, not the spiritual practice itself

Pause midway through teaching: ask, "What part of that sounds most like your life right now?" Take two or three answers, connect them to the teaching, and continue. Teach in your own words — the bullets are your map, not a script to read aloud.

Discussion questions (10 minutes)

1. Which box surprised you — income, fixed, debts, or leaks?
2. What is your payday pattern, and what is your written plan for the next one (date, order of payments, cash limit, people/places for 48 hours)?
3. Which Week 5 repayment belongs in the fixed box starting now, at what amount — or write 'none yet' and the date you will check again?
4. What is one time leak you can plug this week with a specific replacement?

Skill practice (12 minutes)

Budget build (quiet, private): participants complete the four-box worksheet with their real numbers — worksheets stay face-down and private; nobody shares figures aloud. Then each person writes their Next Payday Plan card: date, pay order, cash limit, 48-hour people and places, and the person who will ask them about it. Facilitator helps anyone whose fixed costs exceed income draft the list of conversations (creditors, court, program) to take to care coordination — the plan for an impossible budget is help, not shame. Cash pay: write the cash limit, who holds the rest, and where it is kept. No regular income: write the next money date or

'no date yet,' the first person told, and the cash limit. The current card stays for those with a payday.

Personal application — homework (5 minutes)

Run the Payday Plan on your next income date, whenever it falls, and track actual spending for seven days in your workbook — every dollar, no judgment, just data. Review it with your coach if the leaks surprise you. Participants write it in their workbook before leaving. Facilitator: name the homework again at the door as people leave.

Facilitator notes and cautions

Never collect, hold, or manage a participant's money inside this session unless program policy explicitly assigns that role and documentation — facilitators teach the plan; financial arrangements follow program policy through the Program Director. Watch for disclosures of exploitation (someone outside controlling their money or benefits) and route to the Program Director the same day. Medication questions go to the prescriber — this session teaches money plans only, and never advises starting, stopping, or changing a medicine.

Closing (2 minutes)

A budget is a plan for money before feelings arrive. Run the payday plan on your next income date and track seven days of spending — every dollar, no judgment, just data. Next session: rebuilding trust in small, verifiable steps.

Fidelity check for this session: objectives named at the start ☐ craving scores logged ☐ skill practice completed in full ☐ homework written down by participants ☐ session note filed today ☐