# Session 26: Money and Time in Early Recovery

**Phase 3 — Rebuilding: Relationships and Life (Weeks 4–6) · Week 6 — A Life Worth Living**

**Date: _____ My craving today (0–10): _____ One word for my week: _____**

*Handout for this session: the Session 26 handout (Four-Box Budget & Payday Plan) — in the Handouts Packet.*

## What we're learning

Stewardship starts practical: know what comes in, know what must go out, decide before the money arrives, and put distance between impulse and cash. We build the picture in four boxes — income; fixed costs; debts and amends payments; and everything else — and then write a Next Payday Plan: the date, the order bills get paid, a cash limit, the people and places to watch for 48 hours, and the person who will ask us how it went. Your numbers stay private. Nobody shares figures aloud.

- 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.

## Goals for this session

☐ I can build a simple, honest current-money picture: income, fixed costs, debts and obligations, and leaks

☐ I can apply 'count the cost' to one upcoming decision

☐ I can set a payday plan — the highest-risk money moment for many — in writing

## Check-in

*What usually happens to money in your hands in the first 48 hours after it arrives — walked through honestly, hour by hour?*

## Discussion — write your answers

*Write what you would say out loud — and more, if it comes. There is no right-length answer; there is only an honest one.*

**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?**

## Session 26 — Skill Practice

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.

**Complete the four-box money picture in the table below. This page is private — nobody shares figures aloud.**

**My Next Payday Plan card: payday date / order bills get paid / cash limit / people and places to watch for 48 hours / person who will ask me about it: Cash pay: cash limit, who holds the rest, where it is kept. No regular income: next money date or 'no date yet,' first person told, cash limit.**

| Box | Write yours (private) |
|---|---|
| Income — all sources | |
| Fixed costs — housing/program, phone, transport, court and family obligations | |
| Debts and amends payments | |

| | |
|---|---|
| Everything else | |

## My takeaway

*The one thing from this session I most need to remember — in my own words:*

## Homework — this week's application

☐ 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.

**My log for the week:**

| Day / date | What happened — what I did | Notes |
|---|---|---|
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*An optional Scripture handout for this session is available from your facilitator on request.*