

# Celebrate Recovery of Allen

## Recovery from Compulsive Debting

### **SIGNS OF COMPULSIVE DEBTING**

1. Being unclear about your financial situation. Not knowing account balances, monthly expenses, loan interest rates, fees, fines, or contractual obligations.
2. Frequently "borrowing" items such as books, pens, or small amounts of money from friends and others, and failing to return them.
3. Poor saving habits, not planning for taxes, retirement or other not-recurring but predictable items, and then feeling surprised when they come due; a "live for today, don't worry about tomorrow" attitude."
4. Compulsive shopping: Being unable to pass up a "good deal"; making impulsive purchases; leaving price tags on clothes so they can be returned; not using items you've purchased.
5. Difficulty in meeting basic financial or personal obligations, and/or an inordinate sense of accomplishment when such obligations are met.
6. A different feeling when buying things on credit than when paying cash, a feeling of being in the club, of being accepted, of being grown up.
7. Living in chaos and drama around money: Using one credit card to pay another; bouncing checks; always having a financial crisis to contend with.
8. A tendency to live on the edge: Living paycheck to paycheck; taking risks with health and car insurance coverage; writing checks hoping money will appear to cover them.
9. Unwarranted inhibition and embarrassment in what should be a normal discussion of money.
10. Overworking or under earning: Working extra hours to earn money to pay creditors; using time inefficiently; taking jobs below your skill and education level.
11. An unwillingness to care for and value yourself: Living in self-imposed deprivation; denying your basic needs in order to pay your creditors.
12. A feeling or hope that someone will take care of you if necessary, so that you won't really get into serious financial trouble, that there will always be someone you can turn to.

### **15 Questions**

**Most compulsive debtors will answer "yes" to at least eight of the following 15 questions.**

1. Are your debts making your home life unhappy?
2. Does the pressure of your debts distract you from your daily work?
3. Are your debts affecting your reputation?

**For questions regarding Celebrate Recovery of Allen, please contact 972.727.8241 or:**

[celebraterecovery.fbcallen.org](http://celebraterecovery.fbcallen.org)

[info@celebraterecoveryallen.org](mailto:info@celebraterecoveryallen.org)

4. Do your debts cause you to think less of yourself?
5. Have you ever given false information in order to obtain credit?
6. Have you ever made unrealistic promises to your creditors?
7. Does the pressure of your debts make you careless of the welfare of your family?
8. Do you ever fear that your employer, family or friends will learn the extent of your total indebtedness?
9. When faced with a difficult financial situation, does the prospect of borrowing give you an inordinate feeling of relief?
10. Does the pressure of your debts cause you to have difficulty sleeping?
11. Has the pressure of your debts ever caused you to consider getting drunk?
12. Have you ever borrowed money without giving adequate consideration to the rate of interest you are required to pay?
13. Do you usually expect a negative response when you are subject to a credit investigation?
14. Have you ever developed a strict regimen for paying off your debts, only to break it under pressure?
15. Do you justify your debts by telling yourself that you are superior to the "other" people, and when you get your "break" you'll be out of debt overnight?

How did you score? If you answered yes to eight or more of these questions, the chances are that you have a problem with compulsive debt, or are well on your way to having one. If this is the case, today can be a turning point in your life.

Some have arrived at this crossroad. One road, a soft road, lures you on to further despair, illness, ruin, and in some cases, mental institutions, prison, or suicide. The other road, a more challenging road, leads to self-respect, solvency, healing, and personal fulfillment. We urge you to take the first difficult step onto the more solid road now.

## **Twelve Steps and their Biblical Comparisons**

- 1. We admitted we were powerless over our addictions and compulsive behaviors. That our lives had become unmanageable.** *"I know that nothing good lives in me, that is, in my sinful nature. For I have the desire to do what is good, but I cannot carry it out." (Romans 7:18)*
- 2. We came to believe that a power greater than ourselves could restore us to sanity.** *"For it is God who works in you to will and to act according to his good purpose." (Philippians 2:13)*
- 3. We made a decision to turn our lives and our wills over to the care of God.** *"Therefore, I urge you, brothers, in view of God's mercy, to offer your bodies as living sacrifices, holy and pleasing to God – this is your spiritual act of worship." (Romans 12:1)*
- 4. We made a searching and fearless moral inventory of ourselves.** *"Let us examine our ways and test them, and let us return to the LORD." (Lamentations 3:40)*
- 5. We admitted to God, to ourselves, and to another human being, the exact nature of our wrongs.** *"Therefore confess your sins to each other and pray for each other so that you may be healed." (James 5:16)*
- 6. We were entirely ready to have God remove all these defects of character.** *"Humble yourselves before the Lord, and he will lift you up." (James 4:10)*

**For questions regarding Celebrate Recovery of Allen, please contact 972.727.8241 or:**

[celebraterecovery.fbcallen.org](http://celebraterecovery.fbcallen.org)

[info@celebraterecoveryallen.org](mailto:info@celebraterecoveryallen.org)

**7. We humbly asked Him to remove all our shortcomings.** *“If we confess our sins, he is faithful and just and will forgive us our sins and purify us from all unrighteousness.” (1 John 1:9)*

**8. We made a list of all persons we had harmed and became willing to make amends to them all.** *“Do to others as you would have them do to you.” (Luke 6:31)*

**9. We made direct amends to such people whenever possible, except when to do so would injure them or others.** *“Therefore, if you are offering your gift at the altar and there remember that your brother has something against you, leave your gift there in front of the altar. First go and be reconciled to your brother; then come and offer your gift.” (Matthew 5:23-24)*

**10. We continued to take personal inventory and when we were wrong promptly admitted it.** *“So, if you think you are standing firm, be careful that you don’t fall!” (1 Corinthians 10:12)*

**11. We sought through prayer and meditation to improve our conscious contact with God, praying only for knowledge of His will for us and power to carry that out.** *“Let the Word of Christ dwell in you richly.” (Colossians 3:16)*

**12. Having had a spiritual experience as the result of these steps, we tried to carry this message to others and to practice these principles in all our affairs.** *“Brothers, if someone is caught in a sin, you who are spiritual should restore him gently. But watch yourself, or you also may be tempted.” (Galatians 6:1)*

**For questions regarding Celebrate Recovery of Allen, please contact 972.727.8241 or:**

[celebraterecovery.fbcallen.org](http://celebraterecovery.fbcallen.org)

[info@celebraterecoveryallen.org](mailto:info@celebraterecoveryallen.org)