

BEHAVIORS BEHAVIORS THOUGHTS & FEELINGS THOUGHTS & FEELINGS Feeling of freedom and peace of mind Denies there is a problem Stashes unopened mail Acts with integrity in financial matters Increasing vagueness Inadequate checkbook maintenance Lives fulfilling life based Magical thinking on personal vision Use of credit cards for nonessentials Has growing sense that there is enough Rebuilds credit history Bounces checks Grandiose behavior to cover growing fear Moves to housing that works Inability to pay off credit card purchases Uses cash advance from one Develops lifestyle choices credit card to pay off another Sense of control Illusions that there will be enough soon, Misses one or more rent/house payments Cleans up back taxes a big check is coming soon Money secrets Resolves legal disputes Loan consolidation or Gradually reduces debt load Sense of relief Feels empowered refinancing to pay off debt Saves for periodic expense, Begins using credit cards again prudent reserve, and investments Secures health and car insurance Financial deterioration faster than before Gains increased feelings of self-esteem inancial Intense family conflict Spends according to spending plan Promises not to debt again Financial Recovery Narrowing lifestyle choices Increased clarity about financial plan Insurance lapses Finds supportive earning environment Recognizes self-defeating behaviors Dysfunction Identifies bottom-line behavior Regular bills become debts Loss of control Knows what's in checkbook Increases paycheck deduction for more income Makes an honest assessment of compulsive Skips estimated tax payments Moves out of victim role behavior and spending Shame, guilt, and remorse Writes money autobiography Maxed out credit cards revoked Pays bills on time Owes back taxes Increased depression/lowered self-esteem Feelings of shame diminish Contacts creditors to open communication Repossession of items purchased on credit Thoughts of suicide Maintains checking account awareness Lawsuits by creditors Self-loathing Develops ability to connect Sells assets and personal belongings Increased feeling that there is not consequences to behavior Learns to ensure that basic needs are provided Eviction or foreclosure proceedings enough and there will never be enough Becomes aware of areas of deprivation Hopelessness, despair Wages garnished Decreasing anxiety Creates Spending Plan Bankruptcy Ethical deterioration Starts to track income and expenses Comes out of the fog of denial Periods of homelessness Spiritual bankruptcy Opens mail Loss of personal transportation Feels defeated, surrenders Asks for help Uses available resources for assistance Borrows or steals to survive (DA, therapy, financial recovery counseling) Fraud/prison Stops debting in any form

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