



RECOVERY ROAD ONLINE

RECOVERY STEP 4 FINANCIAL HARMS

ZOOM UP THE HIGHWAY OF HOPE



WORKING THE RECOVERY STEPS

“STEP FOUR”

Made a searching and fearless moral and financial inventory of ourselves

SPIRITUAL PRINCIPLE: TRUTH & TOLERANCE

FOURTH STEP PRAYER

Dear God,

It is I who has made my life a mess. I have done it, but I cannot undo it. My mistakes are mine and I will begin a searching and fearless moral and financial inventory. I will write down my wrongs, but I will also include that which is good. I pray for the strength to complete the task.



STEP FOUR

MADE A SEARCHING AND FEARLESS MORAL AND FINANCIAL INVENTORY OF OURSELVES.

MORAL INVENTORY

FINANCIAL HARMS

Although we will be getting into the details of our financial inventory later in this step, this part of our finances we include in our moral inventory. This is the people or institutions that we have stolen from or lied to for financial gain. This is often a significant part of our gambling life. We covered up our lies with even more lies. Ultimately this house of cards becomes unsustainable and crashes down. Inevitably there comes a point where our broken brain concludes that the only possible solution is to gamble again – desperate for that big win that will solve all of our problems. Until we fearlessly face these financial harms we cannot move forward with our recovery.

As with the prior exercise, it is critical that you stay focused on the Fourth Step and not allow your mind to wander forward to the fear of future steps where you may have to make amends for these harms.

Let us begin the process of writing down all of our financial harms:



STEP FOUR

MADE A SEARCHING AND FEARLESS MORAL AND FINANCIAL INVENTORY OF OURSELVES.

MORAL INVENTORY

Worksheet 4D - FINANCIAL HARMS

Who did I financially hurt by my conduct?	What exactly did I do that caused this harm?	What part of myself motivated my conduct?	What feelings did I likely cause in the person I harmed?	What were my character defects that I displayed in this situation?

INSTRUCTIONS:

The format for this worksheet is similar to the previous ones. All five columns need to be filled out for this worksheet. We recommend that you either make copies of this page, draw five columns on a piece of paper or use a spreadsheet on your computer to create the columns. It is suggested that you do this worksheet vertically instead of horizontally, i.e. complete all of Column One before you move on to Column Two and complete that column before you start on Column Three, etc.



STEP FOUR

MADE A SEARCHING AND FEARLESS MORAL AND FINANCIAL INVENTORY OF OURSELVES.

MORAL INVENTORY

Worksheet 4D - FINANCIAL HARMS

Who did I financially hurt by my conduct?	What exactly did I do that caused this harm?	What part of myself motivated my conduct?	What feelings did I likely cause in the person I harmed?	What were my character defects that I displayed in this situation?

WHO DID I FINANCIALLY HURT BY MY CONDUCT?

COLUMN ONE – For this column, simply list all of the other people you financially harmed as a result of your conduct. If you are unsure whether they should be included in your list, go ahead and include them. Your list might only have one or two people, or it could be twenty or thirty. There is no right number. The point is that when you are done there is no one else that you can think of that may have been financially harmed by your conduct.



STEP FOUR

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MORAL INVENTORY

Worksheet 4D - FINANCIAL HARMS

Who did I financially hurt by my conduct?	What exactly did I do that caused this harm?	What part of myself motivated my conduct?	What feelings did I likely cause in the person I harmed?	What were my character defects that I displayed in this situation?

WHAT EXACTLY DID I DO THAT CAUSED THIS HARM?

COLUMN TWO – After you have finished Column One, go ahead and list next to the name in the second column exactly what it is that you did to cause the harm.



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MORAL INVENTORY

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WHAT PART OF MY SELF MOTIVATED MY CONDUCT?

COLUMN THREE – What part of you motivated this behavior? Was it simply greed? Was it your sense of security? Were you just seeking revenge because your pride was hurt?



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MORAL INVENTORY

Worksheet 4D - FINANCIAL HARMS

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WHAT FEELINGS DID I LIKELY CAUSE IN THE PERSON HARMED?

COLUMN FOUR – While we can never truly know another person’s feelings, what do you believe the other person felt? Was it disappointment, betrayal, anger?



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MORAL INVENTORY

Worksheet 4D - FINANCIAL HARMS

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WHAT WERE MY CHARACTER DEFECTS THAT I DISPLAYED IN THIS SITUATION?

COLUMN FIVE – List the character defect you exhibited in Column Four. Were you dishonest, selfish, arrogant, greedy, lazy, etc.?



STEP FOUR

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MORAL INVENTORY

When you finish, the worksheet might look something as this:

Worksheet 4D - FINANCIAL HARMS

Who did I financially hurt by my conduct?	What exactly did I do that caused this harm?	What part of myself motivated my conduct?	What feelings did I likely cause in the person I harmed?	What were my character defects that I displayed in this situation?
Mother	Stole money from her purse	Ego – convinced myself that I would repay it	Disappointment	Dishonest Selfish
Brother	Borrowed \$10,000 never paid it back	Ego – convinced myself that I would repay it	Disappointment Anger	Dishonest Selfish
Employer	Cheated on expense account	Ego – convinced myself that I deserved it	Never caught. Would feel betrayal.	Dishonest Selfish
Husband	Stole from joint account	Ego – convinced myself that I would repay it	Disappointment Betrayal	Dishonest Selfish



STEP FOUR

MADE A SEARCHING AND FEARLESS MORAL AND FINANCIAL INVENTORY OF OURSELVES.

MORAL INVENTORY

FINANCIAL HARMS (continued)

It is time to move on to the next section – Miscellaneous Harms.



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Recovery Road Online is a Recovery & Support Group for those with a compulsive gambling problem. You may apply to join our private Facebook Group at the following: <https://www.facebook.com/groups/1636657949798079/>. We also conduct 12 Step Meetings though the video conference app ZOOM. We are not affiliated with Gamblers Anonymous.

