



# *RECOVERY ROAD ONLINE*

## **RECOVERY STEP 4 INTRODUCTIONS**

**ZOOM UP THE HIGHWAY OF HOPE**



# **WORKING THE RECOVERY STEPS**

## **“STEP FOUR”**

Made a searching and fearless moral and financial inventory of ourselves

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**SPIRITUAL PRINCIPLE: TRUTH & TOLERANCE**

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### **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.

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## **STEP FOUR**

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

### **FINANCIAL INVENTORY**

Our mental obsession over money was a key driver of our illness. As disclosed in our dream world, “When succeeding we gambled to dream still greater dreams, when failing we gambled in reckless desperation as our dream world came crashing down”. We were trapped in this cul-de-sac of defective logic. If we were winning, we were on a roll and had to play our rush. If we lost, we felt this insane compulsion that we couldn’t leave until we won back “our money”. We couldn’t face the grim reality that this lost money was no longer ours. Even after many hours of playing when we were close to breaking even, we sometimes felt we had to stay and continue gambling to justify the time we had already spent. Money was at the heart of this mad reasoning.

The only escape from this cycle of twisted logic is an honest and fearless financial inventory. We need to calmly develop a realist plan to not only repair our financial wreckage, but one that allows us to lead an enjoyable, comfortable life going forward. We can do a financial inventory in a couple of ways. Probably the best way is to complete a comprehensive pressure relief meeting using the forms



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### **FINANCIAL INVENTORY**

that are available through Recovery Road Online. This is especially recommended if you have an active pressure relief committee and/or chairman in your local area. Also, this approach has been found to be especially helpful to folks with extensive financial problems that may seem hopeless (by the way – they're not). In addition, a comprehensive pressure relief meeting is also usually advisable for people with complex finances such as those who own their own businesses.

An alternative approach is just the simplified inventory at the end of the chapter. The fundamental objective of both approaches is the same – developing a household budget that allows for covering all of the critical expenses (including a modest entertainment allowance) as well as the servicing of our gambling debts to the extent that we are able. Once we establish and began living within this budget (which is usually much easier than we think) the pressure to gamble in order to solve our financial problems begins to be relieved.



# STEP FOUR

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

## FINANCIAL INVENTORY

The financial inventory consists of four parts:

1. Monthly Income (Worksheet 4F)
2. Expense Budget (Worksheet 4G)
3. List of Debts (Worksheet 4H)
4. Debt Service Schedule (Worksheet 4I)

**Worksheet 4F**  
MONTHLY INCOME

Income Source	Description/Comments	Amount (before any deductions)
Primary Job		
Secondary Job		
Unemployment		
Disability		
Pension		
Social Security		
General Assistance		
Food Stamps		
Property Income		
Investment Income		
Alimony		
Child Support		
Spouse's Available Income		
Other Income (describe)		
Total Monthly Income		

**Worksheet 4G**  
MONTHLY BUDGETED EXPENSES

Mortgage - First	Social Security (FICA)
Mortgage - Second	Federal Income Tax deducted from pay
Home Equity/Line of Credit	Anticipated additional Federal Income Tax*
Rent	State Income Tax deducted
Home maintenance and repair*	Anticipated additional State Income Tax*
Groceries/Toiletries	Property Taxes*
Household Supplies	Other taxes
Restaurants (all meals not included in allowances)	Medical Insurance Deducted from pay
Clothes*	Additional Medical Insurance
• Member	Medical Co-payments*
• Spouse	Doctor - Non reimbursed*
• Children	Medications
• Other	Dental Insurance deducted from pay
Electricity	Additional dental insurance
Gas	Dental Co-payment*
Water	Dental - Non reimbursed*
Garbage	Optometrist*
Sewer	Glasses/Contacts*
Internet	Therapy/Counseling
TV	Other Medical Expenses
Telephone - Land Line	Life Insurance
Cell Phone(s)	Long Term Disability Insurance
Other Utility	Homeowners Insurance
Housekeeping	Auto Insurance
Landscaping/Gardener	
Subtotal #1:	Subtotal #2:

**Worksheet 4H**  
LIST OF CREDITORS

Creditor's Name	Date of Debt	Original Amount	Present Balance	Monthly Payment	Months in Default	Co-Signer

**Worksheet 4I**  
REPAYMENT SCHEDULE

Creditor's Name	Original Balance	Current Balance	Monthly Payment	Date of First Payment
Total:				