



RECOVERY ROAD ONLINE

RECOVERY STEP 4 REPAYMENT SCHEDULE

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.

FINANCIAL INVENTORY

Worksheet 4I - REPAYMENT SCHEDULE

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

INSTRUCTIONS:

Most people experienced with computer spreadsheet programs use them for this worksheet.



STEP FOUR

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

FINANCIAL INVENTORY

Worksheet 4I - REPAYMENT SCHEDULE

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

INSTRUCTIONS: (continued)

Based on the available funds for debt repayment (difference between monthly income and budgeted expenses), develop a realistic payment schedule. This will often require notification of creditors that the amounts to be paid and the dates when the payments can be made may not be what were originally agreed upon. Your sponsor can normally provide assistance on how this is best handled.