GAMBLERS ANONYMOUS

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The Pressure Relief Group Meeting is not a substitute for the member to obtain professional advice for significant financial and/or legal problems. Gamblers Anonymous members giving a Pressure Relief Group Meeting do not act as attorneys, accountants, financial advisors, psychotherapists, marriage counselors, etc. and merely offer guidance based on their own experiences. By signing below, the recipient of a Pressure Relief Group Meeting acknowledges and understands that he or she has read this disclaimer and acknowledges and understands that he or she is not under any obligation to follow the suggestions provided and cannot hold any member responsible for their advice or for the outcome of that advice.

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GA Member Signature:	
Print Name:	
Date:	

INTRODUCTION

Dear Gamblers Anonymous Member:

Page 17 of our Gamblers Anonymous Combo Book states:

"We encourage every Gamblers Anonymous member to have a Pressure Relief Group Meeting as it offers guidance toward a normal way of thinking and living. The Pressure Relief Group meeting may help alleviate legal, financial, employment and personal pressures. Adherence to it may aid in your recovery."

The purpose of the Pressure Relief Group Meeting is to suggest ways, from our members' experiences, in which a gambler and his/her family might be able to return to a normal life while making financial restitution to his/her creditors.

Hopefully by now you have contacted all your creditors and asked for a 30-45 day moratorium so you can consider creating a repayment plan.

An integral part of your recovery is to make financial restitution and at the same time to achieve a gambling-free lifestyle. It is very difficult for anyone to live a normal life while being overburdened with financial pressures, especially a compulsive gambler. The first step in planning a budget requires total honesty. If you have withheld any information pertaining to your debts, now is the time to become totally honest.

You are being given this copy of the Pressure Relief Group Meeting Pamphlet which contains the information and financial forms used for this purpose by Gamblers Anonymous.

THE CHOICE IS YOURS

Admitting your addiction and devising a plan to repay your debts, even if it's over a long period of time, may make your life more manageable and help restore you to sanity and solvency. We have found through our own experiences that it is important to be honest, forthright, and humble in regard to the debts that we owe and in our determination to repay them. Our Gamblers Anonymous experience has also shown us that creditors will often respond more favorably to a debtor who shows sincerity, honesty and courage rather than arrogance and self-pity. This is the key - the quest - the never-ending endeavor. You must be willing to help yourself if you want to free yourself from the bonds of your addiction.

Attending the Gamblers Anonymous Program, stopping gambling and adhering to the Pressure Relief Group budget may greatly improve your chances for recovery.

Remember...your gambling addiction is the root cause of many (if not all) of your financial problems.

COMPLETING PAGES 5 THROUGH 15

Please complete pages 5 through 15 with the most accurate and up-to-date information that you have available. Don't leave anything out.

If you share your life with a significant other (spouse, parent, partner, etc.) it is vitally important that you complete these pages with your significant other. If you come to a roadblock in discussing any category, set it aside and it will be discussed at your Pressure Relief Group Meeting.

While some categories are simple to complete, others (i.e., the lifestyle categories such as entertainment, activities, clothing, donations, gifts, etc.) require reflection and an honest discussion with your significant other. Think of these lists as realistic wish lists.

Please do not total any of the pages. This will be done at the Pressure Relief Group meeting.

Gamblers Anonymous Pressure Relief Group Meeting

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GA Member Name
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Spouse, Parent, Partner, etc. Name
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GA Group Name
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Date
Re-Evaluation Date

Dependent Children	Name	Age
Child 1		
Child 2		
Child 3		
Child 4		
Child 5		

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Other GA Attendees	Phone #	110
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Garbage Removal	Y 3	
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Gasoline (Auto)		10
Haircuts		
Health Insurance		
Holiday Gifts (see related		
worksheet tab below)		
		117
Homeowners / Renters Insurance		
Housekeeping		
Landscaping (Lawn)	. *() *	
Life Insurance (Term)		10
Long-Term Health Insurance Lunches (Work)		
Medical Co-Payments 1	101	
Mortgage (1st)		
Mortgage (2nd)		
Home Equity Line of Credit Legal Fees		
Music Lessons Nowspaper		
Newspaper		
Magazines Pot Caro		
Pet Care		
Postage Rent		
Retirement (IRA / 401K)		
Savings School Tuition		
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Taxes (Other, IRS, etc.)		
Taxes (Income)		
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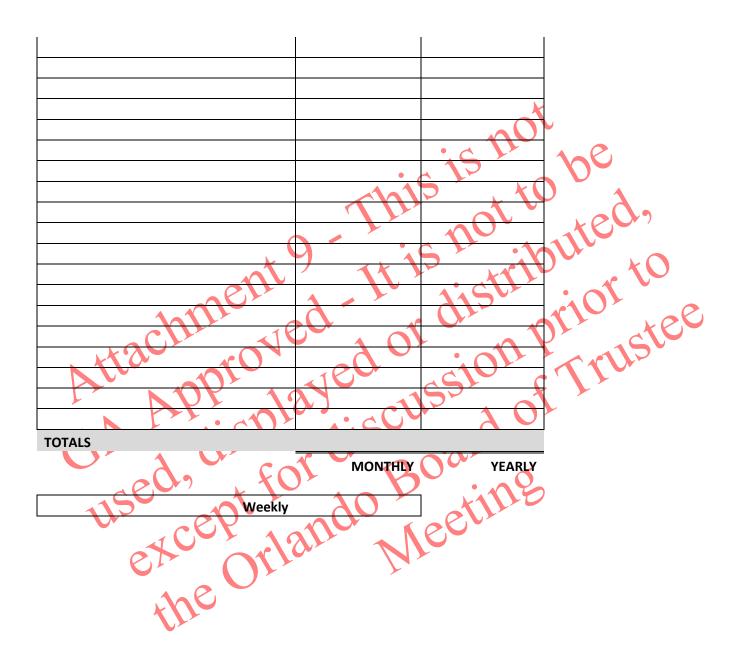
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2 - Court	ordered judgement		Date					\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \			
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2 - Court ordered judgement	Spouses Name	
3 - Credit unions		
4 - Bank or finance company loans	GA Group Name	
5 - Back taxes		
6 - Credit Cards	Date	
7 - Bookmakers, casinos and loansharks		
8 - Family and friends	Re-Evaluation Date	
9 - Other		
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IMPLEMENTING THE PRESSURE RELIEF BUDGET

We now have a balanced budget by which to live. How do we make it work?

The two methods that have been most successful in implementing the Pressure Relief Budget ("PRB") are the **Envelope Method** and the **Ledger Sheet Method**.

- The first thing that needs to be done is that each of the expense items on the PRB has to put into one of three categories Checking Account, Envelope, or Savings. Go over each item on your budget and if you will pay for that item by check, put a "C" next to that item. If it is something you will pay for with cash, put an "E" (for Envelope) next to that item. Any item that is not used on a regular basis, e.g. vacation & Holiday Gifts, is to be marked with an "S" for Savings.
- Total each category expense item on the PRB papers including debts. Each week you deposit the total of the "C" into your cheeking account. The total of the "E" is kept in cash, and the total of the "S" you deposit into a savings account. Buy a box of Envelopes and each item with an "E" next to it is written on a separate envelope. Also write on each envelope the weekly amount that was allocated. Each week on the same day (if possible) the proper amount of money should be put in envelopes. A new total should be written at the bottom of each envelope. In many cases you will not spend all the money in every envelope each week. One of main premises of Pressure Relief is not to spend money that you don't have. If there is not enough money to buy something, wait until enough money is accumulated.
- This system if done correctly will help to develop discipline and communication with your significant other. Most importantly it will alleviate the financial pressures and stress that you have experienced in the past.
- The Ledger System utilizes the same principles as the Envelope System. The difference is instead of implementing envelopes each expense category is listed on a ledger or spread sheet. Each week the allotted amount of money is written in the ledger for each category and any money that is spent is deducted- a running total is noted for each expense item.

If for any reason this system is not working, go back to your Pressure Group Committee for re-evaluation.

For additional assistance please contact ISO for referral to the National Pressure Relief Group Committee.