

GAMBLERS ANONYMOUS

PRESSURE RELIEF WORKBOOK

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used, displayed or distributed,
except for discussion prior to
the Orlando Board of Trustee
Meeting

DISCLAIMER

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.

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

GA Member Name

Spouse, Parent, Partner, etc. Name

GA Group Name

Date

Re-Evaluation Date

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

Budget Committee Chair	Phone #

Other GA Attendees	Phone #

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Expenses	
GA Member Name:	
Date:	
Tentative Re-Evaluation Date:	

CATEGORY	WEEKLY	MONTHLY
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Eye Glasses / Contacts		
Family Entertainment (see related worksheet tab below)
Film / Developing		
Food		
GA Conferences		
Garbage Removal		
Gas (home) / Oil Heat		
Gasoline (Auto)		
Haircuts		
Health Insurance		
Holiday Gifts (see related worksheet tab below)
Homeowners / Renters Insurance		
Housekeeping		
Landscaping (Lawn)		
Life Insurance (Term)		
Long-Term Health Insurance		
Lunches (Work)		
Medical Co-Payments		
Mortgage (1st)		
Mortgage (2nd)		
Home Equity Line of Credit		
Legal Fees		
Music Lessons		
Newspaper		
Magazines		
Pet Care		
Postage		
Rent		
Retirement (IRA / 401K)		
Savings		
School Tuition		
Sewer		
Taxes (Other, IRS, etc.)		
Taxes (Income)		
Taxes (Real Estate)		
Telephone (Home)		
Telephone (Cell)		
Therapy / Counseling		
Union Dues		
Vacation		
Water		

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Amount Available for Debt - Weekly

Amount Available for Debt -
Monthly

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List of Creditors - Repayment Schedule

Please list the type of debt in the following order:	GA Member Name			
1 - Bad checks or debt for which you may be prosecuted				
2 - Court ordered judgement	Date			
3 - Credit unions				
4 - Bank or finance company loans	Re-Evaluation Date			
5 - Back taxes				
6 - Credit Cards	Amount Available For Debt	Monthly	Weekly	Amount Available For Debt
7 - Bookmakers, casinos and loansharks				
8 - Family and friends				
9 - Other				

TYPE	CREDITOR NAME	YEAR OF DEBT	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENT	WEEKLY PAYMENT	DATE OF 1ST PAYMENT	SPECIAL INSTRUCTIONS	% OF PRESENT BALANCE	% OF MONTHLY PAYMENT	% OF WEEKLY PAYMENT
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TOTALS			
	ORIGINAL	MONTHLY	WEEKLY

The current payments amounts will be modified by the Pressure Relief Group Committee and the new payment amounts will be displayed on the Repayment Worksheet

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 checking 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.