

CLEARING AWAY THE FINANCIAL FOG

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Originally published in NCPG National News, Vol. 11, Issue 2

Do your clients have financial problems? My gambling clients have so many financial problems they usually don't know where to begin looking for solutions. It seems that gambling clients are almost universally lost in a financial fog when they begin treatment.

Debra was in her early 40's when she began outpatient treatment for problem gambling. She was the manager of a successful personnel agency and had a decent income for years. However, Debra never balanced her checkbook, she juggled her bills to make it through the month, and she frequently took advances from her boss to cover those last days before payday. Her personal finances were a tangle of confusion and panic.

What interventions can a counselor use to help clients clear away financial confusion?

When I am working with clients I use three simple tools to start the fog-clearing process: Daily Tracking Sheets, Debt Snapshots and Monthly Snapshots. These three worksheets are easily introduced to clients of all educational levels. They organize personal financial data quickly and clearly. And these tools provide effective guidance to those clients who want to move themselves from financial confusion into financial clarity.

[Track Every Dollar You Spend](#) is a small worksheet the same size as a dollar bill. It fits snugly into a wallet or checkbook. Clients are asked to write down every purchase of one dollar or more ... and to write it down within 60 seconds of spending the money. I typically ask clients to use the Tracking Sheets for 14 days. If clients track their daily expenses for a full month or longer, that's even better.

The Daily Tracking Sheets capture detailed information that creates an accurate picture of financial reality. If the clients write down every dollar spent, they will learn exactly how much they are spending and where. Equally important, by writing within 60 seconds of the purchase, they experience a new financial awareness as money is leaving their wallet, checkbook, debit or credit card. Many gamblers are unconscious as they lose money again and again. The simple act of putting pen to paper at point of purchase can shake up old habits and help a person become more conscious about their own relationship with money.

The [Balance Sheet](#) collects four pieces of information for every debt: name of creditor, interest rate, total balance due and minimum monthly payment. These are the basics. When this information is listed on one sheet, clients begin to dismantle their financial confusion. Until these numbers are actually written onto a worksheet, the gambler's mind can be a chaos of crazy calculations or blank numbness (often alternating between the two). As painful as it is to face this debt information, most of the gamblers I have worked with needed to know these facts before they could make real progress in their recovery.

The [Snapshot of Monthly Income and Expenses](#) captures basic details of household expenses and income. It is a snapshot, just a quick picture (not an intimidating budget). Most clients know half of these monthly expenses off the top of their head. They are able to sort out the other expenses with minimal effort. Typically, I begin by asking about specific categories (rent or mortgage, car payments, utilities) and then write that information into the worksheet myself. Usually the Snapshot is 50% completed within ten minutes. I ask the clients to finish it when they go home. Most clients have enough curiosity to complete the worksheet before their next session.

After they complete the Snapshot, clients have an easy-to-understand picture of their typical spending patterns. "So that's where my money is going!" Many gamblers (and some counselors) are 'flying blind' from month to month. Financial uncertainty creates tension. Tension can create a desire to escape or numb out. Accurate financial information is liberating for everyone involved.

When is the best time to introduce these financial worksheets?

The timing will be different with each client and will require clinical judgment. Some clients are very worried about their finances in early sessions. These individuals will benefit from the simple structure of all three worksheets and the quick clarity they can achieve. Other clients will need encouragement to face the financial reality of their lives. Counselors will need to look for small openings of willingness with these reluctant clients, and then introduce one worksheet and see how it goes. Like most clinical work, developing financial awareness requires persistent trial and error.

What about gamblers with serious debts?

Financial reality for these clients can be very painful, but fantasy is more dangerous. When these individuals stop gambling, they give up their dream/hope of a Big Win. They need help right now. The worksheets described in this article

provide a tangible beginning, and prepare clients for the fuller benefits of GA's Pressure Relief or other forms of financial counseling.

Why do these worksheets clear away the financial fog?

The answers to this question are numerous: accurate information is empowering; reality is an honest teacher; accountability requires awareness and awareness develops with practice. Clients learn new behaviors by doing new behaviors. Again and again I have seen clients become more engaged in the recovery process as they track their spending and develop honest awareness of their household cash flow. By putting pen to paper, clients move into the action of creating financial clarity, and move away from the financial fantasy world of compulsive gambling.

When reading this article, did you ask yourself if you are qualified to talk about personal finances?

Many counselors who attend my workshops express similar concerns. Typical counseling education programs provide minimal or no training for the exploration of personal finances. Very few families talk openly about money with their children, so most of us become adults with financial literacy problems. And this culture itself is funny about money: Americans have more secrets in their wallets than they do in their underwear.

The good news for you and your clients is that these three worksheets are very simple. No complicated financial calculations are required. By asking direct questions and helping clients record the answers, you will open the doorway to financial clarity. Like many counseling techniques, these worksheets might be uncomfortable when you first use them. With practice however, successfully supporting clients as they struggle with new financial behavior will quickly become part of your gambling counselor's tool kit.

Remember Debra?

Her personal finances were a foggy tangle when she began treatment. She easily admitted her gambling had been a 'problem' for three or four years. When we did her financial history, however, she discovered that her money problems actually started in her early 20's. "No one ever asked me to track my spending," she said after carrying the small slip of paper in her wallet for a month. Writing down every dollar she spent was revolutionary for her.

Debra quickly went from unconscious confusion to healing clarity. Individual dollars had value in a way that she had never experienced before. The Monthly Snapshot helped her envision a new financial future. She had never understood how her income and expenses could fit together and create long-term financial stability. Writing the actual numbers on paper, tracking and refining those numbers during the early months of treatment, these were the actions that cleared her financial fog. These actions gave her a stable foundation for long-term recovery.

Gambling clients arrive for treatment with an enormous variety of financial problems. Many clients will return to gambling again and again, while others will catch hold of recovery. In my experience, those clients who clear the financial fog experience more success in their efforts to break the cycle of compulsive gambling.

Worksheets

- [Snapshot of Monthly Income and Expenses](#)
- [Balance Sheet](#)
- [Track Every Dollar You Spend](#)