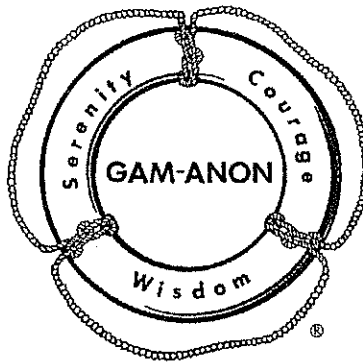


# ***GAM-ANON® BUDGET RELIEF INSTRUCTIONS AND FINANCIAL FORMS***



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## GUIDELINES FOR GAM-ANON BUDGET RELIEF

Many Gam-Anon members who attend Gam-Anon seek guidance for the personal financial issues we all face. Gamblers Anonymous suggests that everyone in Gamblers Anonymous who is abstinent and attending GA meetings should have a Pressure Relief Group Meeting (PRGM) within the first 30 - 45 days. How fortunate for the Gam-Anon member whose significant other qualifies and agrees to participate in a PRGM with you. For the Gam-Anon member whose gambler is not in GA, or whose significant other gambler does not qualify, or refuses to participate in the PRGM, there is still financial guidance available.

Please read the section "Pressure Relief Meeting" on pages 25 – 26 of The Gam-Anon Way of Life.

A realistic budget helps us achieve one of our goals: a normal way of life. Perhaps prior to Gam-Anon, you did not prioritize expenses; perhaps you have sacrificed 'normal' living in an effort to maintain the status quo or to merely survive; perhaps you have never given budgeting much thought, or perhaps the gambler was in charge of the finances. It is part of our recovery to take a realistic look at finances and become an active participant in that aspect of our lives.

To get started with your Budget Meeting, please review the following pages from The Gam-Anon Way of Life: Suggested Points on pages 10 – 11, noting especially:

- \*Restitution for gambling debts is the responsibility of the gambler.
- \*It is strongly suggested that no one finance, sign for or consolidate the gambler's debts.
- \*Experience tells us it is not helpful to borrow money to cover gambling debts whether or not the gambler is in GA.
- \*Prudence tells us that compulsive gamblers are seldom able to handle finances.
- \*You may wish to obtain a personal credit report
- \*You may want to obtain information as to your liability on existing credit cards and credit lines.
- \*You may want to seek appropriate legal advice for answers it: there is a question of liability for taxes (past, present, future); you want to change title to real property; you have questions about pensions, ownership of insurance policies, and any other matters you feel require legal advice.

Suggested Budget Relief/Budget Meeting Guidelines on pages 47 - 49

Of particular importance in a Gam-Anon Budget meeting are items 1 -10 on p. 49

Using the attached budget pages from the Gamblers Anonymous® PRGM, and referring to past credit card bills, household bills and receipts:

1. Accurately list the expenses per month - per week. Note: calculations must be based on 4 1/3 weeks per month. For example: Annual cost of child's tuition is divided by 12 for monthly, and weekly income is multiplied by 4.3 to determine monthly income.
2. Utilize the worksheets - pages 10, 11 – to help you arrive at your totals.
3. Consider income that can be used – yours, gambler's, social security, trusts, etc.
4. Consider only debt that is in your name or in joint names where you are legally liable.

When you are finished, plan a meeting with at least two other Gam-Anon members who are familiar with all of the pages in the Gam-Anon Way of Life listed here. You will discuss your written budget with them. If the income and expenses do not balance, they will help you decide your priorities and changes that will be necessary to balance your budget as closely as possible. In the event that there is excess money, and the gambler is not participating in the meeting, do not pay gambling debts. Save that money for a time when you will need it for personal or family expenses. If the gambler participates in a PRGM in the future, those savings will be discussed.

### EXPERIENCE TELLS US

1. The gambler will play as long as someone will pay.
2. We are legally liable where our name appears.
3. States differ on laws regarding debt and property. Become informed. Good decisions are informed decisions.

Name \_\_\_\_\_

Dependents \_\_\_\_\_

Date \_\_\_\_\_

Reevaluation Date \_\_\_\_\_

It is suggested that this document be reviewed when there are changes in income or expenses.

**BUDGET**

**Expenses**

**\*Per Month**

**Per Week**

Accounting		
Alimony		
Allowances		
- Children's ( )		
- Member		
- Spouse		
Auto Insurance		
Auto Payment		
Auto Repairs		
Auto Taxes/Tolls		
Babysitter		
Cable TV		
Car Fare		
Child Support/Day Care		
Children's Activities		
Cigarettes		
Clothing (per attached list)		
Computer Supplies/Service		
Dentist		
Doctor		
Donations (Church, GA, GamAnon) – per attached list		
Drugs/Toiletries		
<b>SUBTOTAL</b>		

\* 4 1/3 weeks per month



**BUDGET**

**Expenses**

**\*Per Month**

**Per Week**

Postage		
Rent		
Savings/Retirement		
School Tuition		
Taxes (Other, IRS, etc.)		
Taxes (Income)		
Taxes (Property)		
Telephone (incl.cell)		
Therapy/Counseling		
Union/Club Dues		
Vacation		
Water		
<b>*Items not listed</b>		
<b>including credit card</b>		
<b>and other debt in</b>		
<b>your name and jointly</b>		

Page 6 - \$

Page 5 - \$

Page 4 - \$

**Total Expenses - \$**

**\*STATES DIFFER ON LAWS REGARDING DEBT AND PROPERTY. CONSULT AN ATTORNEY OR ACCOUNTANT IF NECESSARY. BECOME INFORMED. GOOD DECISIONS ARE INFORMED DECISIONS.**

**FINANCIAL SUMMARY**

<b>Income</b>	<b>Per Month</b>	<b>Per Week</b>
<b>Primary Job</b>		
<b>Secondary Job</b>		
<b>Pensions</b>		
<b>Child Support</b>		
<b>Alimony</b>		
<b>Property Income</b>		
<b>Spouse's Available Income</b>		
<b>Other Income</b>		
<b>TOTAL</b>		

**SUMMARY**

**Total Income \$**

**Subtract Total Expenses \$**

**Available for BUDGET \$**



