

FREE ONE-PAGE RESET

When money brings up an urge

Separate the situation, feeling and next safe action.

Start with the fact

Is the trigger money arriving, not having enough, debt pressure, or unexpected cash? You may also feel shame about the past. Name what is happening without labeling yourself.

What money situation happened? What do I know for sure?

What feeling or urge followed: use, spend, hide, borrow, or avoid?

What is one small safe step before I make a decision?

If risk is rising

Move away from a substance-use cue and contact a trusted person or service. Keep essentials in view. For debt or collection decisions, use official information or qualified support.