THE RECOVERY DESK

PREMIUM GUIDED WORKBOOK

# The First Payday in Recovery

A reusable, choice-based money plan for benefits, wages, and unexpected payments.

Five topic-specific chapters, worked examples, guided exercises, reusable planning pages and source notes.

PRACTICAL TOOLS FOR RECOVERY

Educational resource • Choose what fits • Seek professional support when needed

START HERE

# How to use this resource

Choose one page that matches your circumstances. You can skip questions, take breaks, work privately, or invite a trusted support person. These exercises are for education and planning; they cannot diagnose, provide individualized treatment, or guarantee an outcome.

## BEFORE YOU BEGIN

If there is an immediate medical or personal safety emergency, contact emergency services (911 in Canada). For suicide-crisis support in Canada, call or text 988. Withdrawal from some substances can require urgent medical care; ask a qualified professional rather than using a workbook to decide what is safe.

## YOUR CHOICES

You may change your mind about an exercise, leave a question blank, and ask for assistance. Sharing personal experiences is optional; confidentiality cannot be guaranteed in group or shared living settings.

## MAKE THE RESULT USABLE

At the end of each chapter, keep one specific next step: who, what, where, when, and your backup if the preferred option is unavailable.

CHAPTER 1 / 5

# Prepare before the money arrives

Payday can bring relief and difficult decisions at the same time. Write the amount and timing you expect, list bills due before the next payment, and identify one trusted contact if you want support. Do not assume all income is available for discretionary spending.

**FICTIONAL EXAMPLE**

Lee expects $1,250 on Friday, but rent and a phone bill are due before the next payment. Lee writes both down on Thursday and plans the first two transfers.

## GUIDED REFLECTION

1. What date and amount are you reasonably expecting?

2. Which expenses become urgent before your next income?

3. Would optional support help you follow your own plan?

**YOUR PRACTICAL NEXT STEP**

Make a before-payday checklist including one concrete first action.

WORK IT THROUGH

# Prepare before the money arrives

Keep answers specific to your circumstances. Write a few words, draw a plan, or discuss the prompts with a trusted person. You do not need to fill every line.

**1 What date and amount are you reasonably expecting?**

**2 Which expenses become urgent before your next income?**

**3 Would optional support help you follow your own plan?**

**PRACTICE / TAKE-HOME ACTION**

Make a before-payday checklist including one concrete first action.

**My next action, who can help, and when I will review it**

CHAPTER 2 / 5

# Use a flexible four-bucket plan

Start with essential housing, food, medication, utilities, transportation, and other commitments that apply to you. Then consider near-term expenses, a modest buffer if possible, and personal discretionary spending. No universal percentage works for everyone; if income cannot cover basic needs, seek a benefits or financial support worker rather than treating the shortfall as a failure.

**FICTIONAL EXAMPLE**

Avery receives $900. After listing essential expenses of $790, Avery can see there is $110 to allocate rather than guessing from the account balance.

## GUIDED REFLECTION

1. How much money has actually arrived?

2. What bills and essential expenses have priority this period?

3. What amount, if any, is available after essentials?

**YOUR PRACTICAL NEXT STEP**

Complete the worksheet using your actual figures; leave uncertain amounts blank until verified.