

**GAMBLERS ANONYMOUS
PRESSURE RELIEF GROUP MEETING
PAMPHLET
AND FINANCIAL FORMS**

TO THE GAMBLERS ANONYMOUS GROUP

When a member attends his/her first meeting, it is important that a Pressure Relief meeting is explained to him/her, and that a member will contact him/her within 30 days to arrange a Pressure Relief Meeting.

The member should be told to contact all creditors and tell them that he/she will be back to them in 30 days. It should be emphasized that no payments should be made and also no commitment of dollar amounts should be promised. Each member should be told to choose someone to take care of his/her money (spouse if married). It is suggested that the members name be removed from all items of value, i.e. house, cars, stocks, bonds, bankbooks, credit cards, checking accounts, etc. The member should be told not to carry more money than they need for daily essentials.

The Pressure Relief Meeting should only be given by a Gamblers Anonymous member, experienced in pressure relief procedures. There should be at least one other Gamblers Anonymous member and a Gam-Anon member present. The Pressure Relief Meeting should not take place at a member's home — there could be too many distractions. Do not plan a Pressure Relief Meeting at a Gamblers Anonymous meeting room prior to a regular scheduled meeting.

One week prior to the Pressure Relief Meeting, the member should be given copies of Pages 2, 4, 5, 6, 7 and 8.

The Pressure Relief Committee should schedule a re-evaluation date approximately six months after the Pressure Relief Meeting.

Dear Gamblers Anonymous Member:

According to the standards set forth by your local Gamblers Anonymous chapter, you are now eligible for a Pressure Group.

An integral part of your recovery is that of making financial restitution. Considering the fact that your debts are usually much greater than those of the average individual, it is vitally important that great care is taken when planning a manageable budget. The key word is manageable. It is very difficult for anyone to live a normal life while being overburdened with financial pressures, especially for a compulsive gambler.

The main concepts behind a compulsive gambler's Pressure Relief Meeting is to allow the gambler and his/her family to be able to lead a normal life and at the same time make financial restitution to his/her creditors.

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. Hopefully, by now you have followed the advice of your fellow Gamblers Anonymous members and have done the following:

- (1) Contacted all creditors and asked for 30/45 days moratorium on payments. Be sure not to pay anyone and don't make any financial commitments.
- (2) Choose someone to handle your money — spouse if married.
- (3) Turn all ownership of properties (home, car, etc.) over to someone else.
- (4) Remove your name from all bank books, checking accounts and credit cards.
- (5) Turn over all paychecks uncashed with stub attached to the individual who will manage your money.

THE CHOICE IS YOURS

The choice between paying over a long period of time, while functioning and living as a human being, or complete collapse due to immense financial pressures that cannot be met is, in reality, not a choice at all but the only avenue that will return you back to sanity and solvency. You have to be Honest, Forthright and Humble in regards to the debts that you owe, and in your determination to repay them. Gamblers Anonymous' experience has shown that our creditors, in a very human and helpful way, will respond to sincerity, honesty and courage, but will rightfully reject arrogance and self pity. Everyone is willing to help a person who is down (and who wants to get back up) but much more importantly, is the willingness to help yourself. This is the key — this is the quest — this is the never ending endeavor.

Have faith in the Gamblers Anonymous Program and follow the budget that will be set up for you. If you adhere to the budget and refrain from gambling, your financial pressures will soon be relieved, which will greatly improve your chances for recovery. Remember you have a gambling problem, not a financial problem. Go slow — take it ONE DAY AT A TIME.

DIRECTIONS

Please complete pages 4, 5, 6, 7 and 8 with the most accurate and up-to-date information that you have available. Don't leave anything out.

TO THE CREDITOR

Dear Creditor:

The attached budget has been prepared for _____, who is a member of Gamblers Anonymous. He or she has admitted that he/she is a compulsive gambler and that his/her life has become unmanageable. An integral part of the compulsive gambler's recovery is to make restitution to all of his/her creditors. Due to the fact that the compulsive gambler has accumulated a large debt, it may be necessary to repay you over a long period of time. If a previous repayment schedule already exists, the compulsive gambler may have to give you smaller payments and therefore take longer to repay his/her debt.

As you can see by the prepared budget, the compulsive gambler must provide for all living expenses for him or herself and his/her family before paying his/her debts. The repayment schedule has been prepared by experienced members of Gamblers Anonymous. The amount suggested for repayment of each debt was based upon the amount originally borrowed, the balance due, and the original monthly payment.

The compulsive gambler is not claiming bankruptcy and is not running away. He/she wants to repay his/her debts. Your cooperation is greatly appreciated.

**Gamblers Anonymous is not responsible for the information listed on this form, nor does it guarantee the compliance of the proposed financial arrangement on this form.

Signed: _____
Pressure Relief Chairperson

Name _____ Spouse Name _____ Date _____ GA Group _____

Budget Comm. Chairperson _____ Others _____

Member's Phone _____ Chairperson's Phone _____

Reevaluation Date _____

BUDGET

EXPENSES

***PER MONTH**

PER WEEK

Alimony

Allowance - Children's

Member

Spouse

Auto Insurance

Auto License

Auto Payment

Auto Registration

Auto Repairs

Auto Taxes/Tolls

Babysitter

Cable T.V.

Car Fare

Child Support - Day Care

Children's Activities

Christmas/Hanuka Gifts

Cigarettes

Clothing

Coal, Wood, Kerosene

Dentist

Doctor

Donations (Church, Temple, G.A. & Gam-Anon)

Drugs & Toiletries

*4-1/3 weeks per month

Sub-Total: _____

BUDGET

(continued)

EXPENSES

***PER MONTH**

PER WEEK

Dry Cleaning & Laundry

Electricity

Emergencies (Home repairs)

Eye Glasses - contacts

Family Entertainment

Film & Developing

Food

Gambler Anonymous Conferences

Garbage Removal

Gas (Home)

Gasoline (Auto)

Gifts, Birthdays, Anniversaries, etc.

Haircuts – Beauty Salon

Home or Renter's insurance

Life Insurance (Term)

Life-Liner Contribution

Lunches (Work)

Medical Insurance

Mortgage – First

Second

Third

Music Lessons

Newspapers - Magazines

Oil Heat

Pet Care

*4-1/3 weeks per month

Sub-Total: _____

BUDGET

(continued)

EXPENSES

*PER MONTH

PER WEEK

Postage

Rent

Savings - Retirement Funds

School Tuition

Taxes (Income)

Taxes (Property)

Telephone

Therapy - Counseling

Union Dues/Club Dues

Vacation

Water

ITEMS NOT LISTED

TOTAL EXPENSES

LIST OF CREDITORS

Please list in the following order (1) bad checks or debts for which you may be prosecuted, (2) court ordered judgments, (3) credit unions, (4) bank or finance company loans, (5) back taxes, (6) credit cards, (7) bookmakers and loan sharks, (8) family and friends, (9) Others.

[illegible]

REPAYMENT SCHEDULE

[illegible]

FINANCIAL SUMMARY

INCOME	PER MONTH	PER WEEK
Primary Job		
Secondary Job		
Pensions		
Child Support		
Alimony		
Property Income		
Spouse's Income Available		
Other Income		
TOTAL		

SUMMARY

TOTAL INCOME:

SUBTRACT TOTAL EXPENSES:

AMOUNT AVAILABLE
FOR REPAYMENT

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