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7

REBUILDING

MONEY IN EARLY RECOVERY

Budgets, Debts, Benefits, and Credit

STEPHEN DEASON

Alder Creek EDITIONS

Money in Early Recovery

With Thanks

These books are offered at a low price in print and free online through the generous support of Matthew Marberry and the Michael Marberry Family Fund.

Thank you, Matthew, for helping put these books in the hands of the people who need them.

Stephen Deason

DON'T PANIC

If you are in danger, call 911.

If you are in crisis, or thinking about suicide, call or text 988.

For free help finding treatment, call 1-800-662-4357.

For the money plan, turn to page 84.

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The Mile Marker Library

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Alder Creek
EDITIONS

Contents

Recovery Books....7
Who This Book Is For and How to Use It....9
1. What You Have and What You Owe....11
2. Two Weeks of Tracking....14
3. A Budget That Fits One Week....21
4. A Simple Ledger....26
5. When the Money Is Not the Same Every Week....32
6. Bills That Come Once in a While....38
7. Where the Money Sits....42
8. Finding Money You Already Have....44
9. When Something Is About to Be Shut Off....46
10. Benefits You May Qualify For....48
11. High-Cost Loans....50
12. Finding Out What You Owe....51
13. When a Collector Calls....53
14. Old Debts and Time Limits....55
15. Deciding What to Pay First....56
16. Two Ways to Pay Down Debt....57
17. What Is on Your Credit Report....59
18. Fixing Mistakes on Your Report....63
19. Credit Repair Offers and What They Can Do....69
20. Building Credit Back....74
21. Payday and Other Risky Days....78
22. Starting a Cushion....80
23. Money and Work....81
24. Money and the People Around You....83
25. My Money Plan....84

If I Use Again.....6
People and Resources.....87
Free Support Groups.....88
Online Meetings.....89
About the Author.....90

Recovery Books

The Mile Marker Library: standalone books and tools for people getting into recovery on their own. Each one is numbered and labeled by what it helps with. Start with any of them.

RIGHT NOW

1. *Don't Panic: The First Hours After You Stop*
What to Do When You Stop Drinking or Using

2. *Wallet Crisis Card* **Free Printable**
Numbers to Call, Ready to Print

3. *Free Help Directory*
Meetings, Helplines, and Low-Cost Care

4. *Medications for Addiction, Explained*
What They Are, How to Ask, and How to Pay

DAILY PRACTICE

5. *Tools You Can Use on Your Own*
A Guide to Self-Directed Recovery

6. *Cravings and Hard Hours Workbook*
A Companion to Tools You Can Use on Your Own

7. *One Day at a Time, Written Down*
A 90-Day Gratitude Journal, in General and Christian Editions

8. *Daily Reader, 365 Days* **Forthcoming**
For Any Recovery Path

9. *Worksheet Library* **Forthcoming**
Every Journal Page and Exercise, Ready to Print

REBUILDING

10. *Money in Early Recovery* **This book**

Budgets, Debts, Benefits, and Credit

11. *Work and Recovery*

Finding a Job, Keeping It, and What to Tell Employers

12. *Finding a Safe Place to Live*

Sober Housing and What to Check Before You Move In

13. *Court, Probation, and Recovery* **Forthcoming**

What to Ask a Lawyer and What Records to Keep

PEOPLE AROUND YOU

14. *For Families*

When Someone You Love Can't Get to Treatment

15. *Group Facilitator Guide*

Running Free Peer Support Groups with These Books

16. *Employer Guide* **Forthcoming**

Hiring and Keeping People in Recovery

Who This Book Is For and How to Use It

This book is for people trying to get the money straight while they are getting sober.

Money problems and recovery pull on each other. Debts you cannot pay make a hard week harder. A payday with cash in your pocket can turn into a hard night. Bills pile up while you are getting steady, and nobody hands you a plan.

This book is about the money side of early recovery: knowing what you owe, keeping the lights on, getting benefits you qualify for, handling collectors, rebuilding credit, and planning around paydays.

How to use it

- Start with Chapter 1 if you do not know where your money goes.
- Start with Chapter 2 if you want to find out before you plan anything.
- Start with Chapter 9 if a bill is about to shut something off.
- Start with Chapter 13 if a collector is calling.
- Start with Chapter 18 if something on your credit report is wrong.
- Start with Chapter 21 if payday is the hard day.

Every place this book sends you for help is free or low cost. The fill-in pages are yours. Work at whatever pace you can.

What this book is not

It is not legal or financial advice, and the authors are not your lawyer, accountant, or financial adviser. It points you to free people who give that advice: legal aid lawyers, nonprofit credit counselors, and free tax preparers. Where a decision is theirs to help with, the book says so.

If you are in danger right now

Emergency: 911

Crisis or thoughts of suicide: call or text 988

Free treatment referrals: 1-800-662-4357

Local help with food, rent, and utilities: call 211

1. What You Have and What You Owe

Most people in early recovery have no clear picture of their money. Before any plan, get the picture. It takes an hour and it costs nothing.

Money coming in

What I earn, and how often I am paid:

Benefits or other money coming in:

Anything else, such as side work:

Money going out every month

Rent or housing:

Utilities: power, water, gas, phone:

Food:

Transportation:

Child support, court payments, or fines:

What I owe

List every debt you can remember. Chapter 12 shows you how to find the ones you cannot.

Who I owe, how much, and how far behind I am:

Who I owe, how much, and how far behind I am:

Who I owe, how much, and how far behind I am:

Who I owe, how much, and how far behind I am:

The number that matters this week

Subtract what you must pay this week from what you have this week. If the answer is negative, Chapters 9 and 10 are your next stops.

Money I have right now:

What I must pay this week:

The difference:

---

2. Two Weeks of Tracking

Chapter 1 asked what you earn and what you owe. Those are the numbers you already know. This chapter is about the ones you do not: the money that leaves without being decided on.

Almost everyone underestimates what they spend, and the gap is usually not rent or a car payment. It is small amounts, paid often, in cash or on a card, for things that are gone by the evening. You cannot budget around money you have not measured. So before you write a budget, spend two weeks writing down what you actually do.

The rule

Write down every dollar that leaves your hands, for fourteen days. No changing anything. No judgment about it. You are taking a measurement, not making a plan.

- Keep the list where you already are: a note on your phone, an index card in your pocket, the back of a receipt.
- Write it down when it happens, not that night. Money spent in the afternoon is forgotten by nine.
- Include the small ones. The two-dollar ones are the point.
- Include cash you gave someone and did not get back.

- If you miss a day, start again the next morning. A twelve-day record still tells you what you need to know.

Give each one a group

Beside each amount, write one word: food, gas, phone, smokes, court, kids, other. The words do not have to be the same as anyone else's. You are sorting your own money, and at the end of two weeks the groups are what you add up.

What two weeks can look like

Say you are working days and paid weekly, and you track for fourteen days. Rent and groceries come to about what you expected. Here is what the rest might look like.

$186 at gas stations on food and drinks, most of it on the way to and from work. $92 on delivery apps across four evenings. $48 in overdraft fees on two days when a charge landed before the pay did. And $30 for a subscription signed up for a year ago and forgotten.

That is $356 in fourteen days, or roughly $770 a month. It is food bought at the most expensive place at the worst hour, and fees charged for being two days early.

Nothing on that list is hard to change once it is written down. A sandwich made at home the night before costs about a dollar. An account with no overdraft fee costs nothing. The subscription takes one phone call. The

money was there the whole time. What was missing was the list.

Two weeks of tracking

The next two pages are for the record. Write the date, what it was, the amount, and the one-word group. If you run out of room, keep going on your phone.

Two Weeks of Tracking: week one

Date	What it was	Amount	Group

Two Weeks of Tracking: week two

Date	What it was	Amount	Group

Two Weeks of Tracking: adding up the groups

At the end of the two weeks, total each group. Then double it to see the month.

Group	Two-week total	Times two	What I think about it

The three questions

1. Which group was bigger than you expected?
2. Which one would be easy to cut in half, without your week getting worse?
3. Which one is buying you something you actually need, like getting to work or staying fed?

Keep the answers. Chapter 3 builds a week around them.

The group that surprised me, and by how much:

The one I will cut in half this month:

The one I am leaving alone, because it is worth it:

3. A Budget That Fits One Week

A monthly budget is hard to hold in your head in early recovery. A one-week plan is easier to keep, and you can rebuild it every week.

The order that keeps you safe

Most people in a tight week pay in this order: food, then the roof, then power and water, then transportation to work or treatment, then phone, then everything else. Your order may differ. Write yours down before the money arrives, when you are calm.

My order, first to last:

One week at a time

Money coming in this week:

What must be paid this week:

What I will set aside for next week:

What is left:

A worked example

Say you are paid $520 a week after taxes. Rent is $700 a month, due on the first. Power runs about $120 a month, the phone is $45, and you spend about $90 a week on food and $30 on gas.

Rent divided over four weeks is $175 a week. Power is $30 a week, the phone is $11. Food and gas are $120. That is $336 a week for the things that keep you housed, fed, and moving. Out of $520, that leaves $184 for everything else: court payments, debts, a cushion, and the week itself.

Writing it down this way tells you two things. You can cover the basics. And any week you spend more than $184 on the rest, you have eaten next month's rent.

When the paycheck is not the same every week

Not everyone gets $520 every Friday. If your hours move, build the week on your lowest recent week, not your average. Say your last six weeks were $610, $430, $520, $380, $560, and $470. The average is $495, but you will be short in any week like the $380 one, and short weeks are where the damage happens.

Build on $380. Cover the basics out of that. In a $610 week, the extra $230 is not spending money. It goes to the bills that come once in a while, to the cushion, and to

next month's rent, in that order. Chapter 5 works this out in more detail.

Planned against actual

A budget is a guess until you check it. At the end of the week, write what you actually spent beside what you planned. Two or three weeks of this and your guesses get good.

Look at the difference column, not the guilt. A line that is off by two dollars every week is a bad estimate. A line that is off by forty dollars once is an event. They need different fixes.

A Budget That Fits One Week: planned against actual

Item	Planned	Actual	Difference

Keep it where you can see it

Tape the week's plan to the fridge or keep a photo of it on your phone. A plan you cannot find is a plan you will not follow.

4. A Simple Ledger

A budget says what you meant to do. A ledger says what you did. The two weeks of tracking in Chapter 2 were a measurement you took once. A ledger is the same thing kept going, with one column added: a running balance, so you always know what is actually there.

How to keep it

- Get a small notebook, or start a note on your phone.
- Every time money moves, write the date, what it was, and the amount. Money in gets a plus, money out gets a minus.
- Keep a running total in the right-hand column. Add or subtract each line as you write it.
- Do it the same day. A ledger you fill in at the end of the week is a guess.
- Write in the bills you know are coming, on the day they are due, before they happen. That is what turns a record into a warning.

A month worked through

Say you are paid weekly and rent is due on the first. Here are the first eight days, written down as they happen.

May 1, opening balance, $240. May 1, rent, minus $700, balance minus $460. May 3, pay, plus $520, balance $60. May 3, power, minus $118, balance minus $58. May 4, groceries, minus $86, balance minus $144. May 6, gas,

minus $32, balance minus $176. May 8, overdraft fee, minus $35, balance minus $211.

The number that matters is the one on May 1: minus $460, six days before there was any way to cover it. That is the day to call the landlord, not May 8. The ledger gives you six days of warning your bank balance does not, because the bank only shows money that has already moved.

The $35 on May 8 is the price of not looking. The ledger shows where it came from and what it was for.

Your ledger

The next two pages are ruled for it. Date, what it was, the amount with a plus or a minus, and the running balance carried down the page.

A Simple Ledger: page one

Date	What it was	In or out	Balance

A Simple Ledger: page two

Date	What it was	In or out	Balance

Checking it against the bank, line by line

Once a month, sit down with your ledger and your statement and work through it in order.

1. Start with the balance the bank showed at the end of the month.
2. Add anything you put in that has not cleared yet.
3. Subtract anything you paid that has not come out yet, such as a check or a payment made on the last day.
4. Compare that number to the balance at the bottom of your ledger.
5. If the two agree, you are done. If they do not, go line by line and tick off every entry that appears in both.
6. Whatever is left over is either something you forgot to write down, or something the bank did that you did not ask for.

An example. The bank says $312 at the end of the month. A deposit of $80 has not cleared, so add it: $392. You paid $45 on the thirtieth and it has not come out, so subtract it: $347. Your ledger says $312. The $35 gap turns out to be a monthly fee nobody mentioned. One phone call, and that is $420 a year back.

Why it is worth the trouble

Most people find at least one surprise in the first month: a subscription, an overdraft fee, a charge that repeats, a fee for a service they do not use. The ledger is how you find

it, and finding it once pays for every hour you spend on this.

The surprise I found this month:

What I will do about it:

What my balance actually was at the end of the month:

---

5. When the Money Is Not the Same Every Week

Hourly work with changing shifts, day labor, driving, delivery, cash jobs, seasonal work. A lot of people in early recovery are earning this way, because it is the work that will take you on Monday. It pays, and it makes planning harder.

Plan on the low week

Write down what you actually brought home in each of your last six to eight weeks. Find the lowest one. That is the number your rent, your power, your phone, and your food have to fit inside.

Say your last six weeks were $610, $430, $520, $380, $560, and $470. The lowest is $380. Your basics come to $336. They fit inside $380, barely, which leaves $44 of room in a bad week and nothing more.

The average of those weeks is $495, and over six weeks you brought home $2,970. You are not poor. You are uneven. The extra $115 a week above the low week is real money, and it has to have somewhere to go on the day it arrives, or it will be gone by Sunday.

Where the good weeks go

1. First, to catching up anything behind.
2. Second, to the bills that come once in a while, from Chapter 6.
3. Third, to a cushion, from Chapter 22.

4. Fourth, to next month's rent, held separately.
5. Only then, to the week you are in.

Set it up so the good week does not feel like a windfall. A windfall on a Friday in early recovery is its own kind of risk, and Chapter 21 is about that day.

When the Money Is Not the Same Every Week: the record

Fill one line in every time you are paid. After six or eight weeks you will know your low week without guessing.

Week	Brought home	Basics	What was left	Where it went

If you work for yourself

Driving, delivery, contract work, side jobs, anything that pays you without taking taxes out first. The money that lands in your account is not all yours. Some of it belongs to the tax bill, and nobody is holding it back for you.

- Keep the business money separate from your own, even if it is only a second free account or an envelope.
- Every time you get paid, move a fixed share of it into that separate place before you spend any of it.
- Keep every receipt for gas, miles, tolls, supplies, and fees. Those costs come off what you are taxed on, and people who do not keep records pay tax on money they never really made.
- Write down your miles the day you drive them. A note on your phone with the date and the number is enough.
- Set aside something for the quarterly payments if you are making them, and ask a free preparer whether you need to.

How much to set aside

A common starting point is to hold back somewhere between a quarter and a third of what you are paid, and a free tax preparer can tell you what is right for your situation. The exact share depends on what you earn, what state you are in, and what your costs are, and it is a question worth asking a real person.

An example. You bring in $700 in a week driving and spend $140 of it on gas. You set aside $170 the day you are paid, roughly a quarter, and live on the rest. If it turns out at tax time that you set aside too much, you get it back, and having too much set aside is a good problem.

Free tax help, including back years

VITA, the Volunteer Income Tax Assistance program, prepares returns at no cost for people with low and moderate income, and many sites will do returns for years you missed. Find a site through irs.gov or by calling 211. People who have not filed in a few years often find that the government owes them, not the other way around.

If you do owe, say so and ask about a payment plan. Tax debt that is being paid on is a different thing from tax debt that is being ignored.

My lowest week in the last two months:

What my basics come to:

What I set aside for taxes each time I am paid:

Where that money sits:

6. Bills That Come Once in a While

Car insurance, registration, school fees, a court payment, a birthday. Bills that come twice a year still have to be paid out of money you earn every week. The way to handle them is to pay a little each payday, before they arrive.

Work out the weekly number

1. List every bill that comes less often than monthly, with the amount and the month it lands.
2. Add them up for the year.
3. Divide by the number of paydays in a year: 52 for weekly, 26 for every two weeks, 24 for twice a month.
4. Set that amount aside every payday, in a separate place.

An example

Car insurance is $600 every six months, so $1,200 a year. Registration is $80. A court payment of $50 a month is $600. That is $1,880 a year. Paid weekly, that is $36 a week. Setting aside $36 every week turns three bills that would wreck a month into a number you already planned for.

The bills, written out

The next page is for the list. Put the yearly total at the bottom, and divide.

A smaller example, if $36 a week is out of reach right now. Car registration at $80, a school fee of $75, and two birthdays at $40 each is $235 a year. Divided over 52 weeks, that is $4.52. Round it to $5. Five dollars a week is a cup of coffee, and it turns four bills that would each have been a bad week into nothing at all.

Start with whatever you can. A partial cushion for a bill you knew was coming still beats a payday loan for a bill you forgot.

Bills That Come Once in a While: the list

Bill	When it lands	Cost per year	Per payday

My bills that come once in a while, and when:

The yearly total:

What that is per payday:

Where the money will sit:

7. Where the Money Sits

Cash in a pocket is easy to spend. In early recovery, many people find it helps to keep money somewhere that takes a few minutes to reach.

A bank account when you have been turned down before

Banks screen new accounts through reporting companies, and old overdrafts can follow you. Two ways around it:

- Ask about accounts certified by the Bank On program, which are low-fee accounts with no overdraft charges. Many banks and credit unions offer them, and joinbankon.org lists them.
- Ask a credit union whether they offer a second-chance account. Credit unions are member-owned, and many work with people the banks turned away.

If you have no bank account

- Prepaid cards work, but read the fee list before you load money on one.
- Cashing checks at a store costs a percentage every time. Over a year, that adds up to real money.
- Direct deposit gets your pay in faster and costs nothing.

Asking someone to hold money

Some people give a trusted person their card or a set amount of cash for a while. If you do this, write down what you agreed: how much, for how long, and how you

get it back. Keep it simple and keep it in writing so nobody has to remember.

If you get benefits and money is hard to manage

Social Security has a program where another person receives your benefits and pays your bills for you. It is called a representative payee. Ask your local Social Security office how it works before deciding.

8. Finding Money You Already Have

Before cutting food or medicine, look for money leaking out.

- Subscriptions and apps charging every month. Check your bank statement line by line.
- Phone plans. Ask your carrier for their lowest plan, and ask about the Lifeline discount for people with low income at lifelinesupport.org.
- Insurance you are paying for and not using, or paying twice for.
- Late fees and overdraft fees. A different account can stop these.
- Interest on payday or title loans. Chapter 11 covers what to do about them.
- Anything on automatic payment you forgot about.

Free or cheaper versions of things you pay for

- Food: a food bank at feedingamerica.org, or call 211.
- Internet and phone: the Lifeline program.
- Medical care: a community health center on a sliding scale at findahealthcenter.hrsa.gov.
- Medicine: ask the pharmacist what the cash price is, and ask the prescriber whether a cheaper form exists.
- Transportation: ask your clinic about rides, and ask 211 what your area has.

Three things I will cancel or change this week:

9. When Something Is About to Be Shut Off

Power, water, heat, rent, and a phone each have their own emergency help. Ask before the shutoff date if you can, and ask anyway if the date has passed.

1. Call 211 and say what is about to happen and when.
2. Call the utility and ask for a payment plan, a hardship program, and whether they have a fund for customers who cannot pay.
3. Ask about LIHEAP, the federal program that helps with heating and cooling bills. 211 or your state's energy office can tell you where to apply.
4. For rent, ask 211 about emergency rental help in your area, and call legal aid at lsc.gov if you have an eviction notice.

If the phone is what you are about to lose

Keep the phone if you can. It is how treatment, work, and your people reach you. Lifeline, a cheaper plan, or a family plan with someone you trust are all easier than getting a new number later.

What is about to be shut off, and when:

Who I called, and what they said:

My next step and the date:

10. Benefits You May Qualify For

Benefits are money and coverage you may already qualify for. Applying takes time and paperwork, and 211 can help you do it.

- SNAP, for food. Apply through your state. Many people in recovery qualify, including people with no income.
- Medicaid, for health coverage, including addiction treatment in many states. Apply at HealthCare.gov or your state's Medicaid office.
- WIC, if you are pregnant or have young children.
- TANF, cash assistance for families with children.
- LIHEAP, for heating and cooling bills.
- Lifeline, for phone or internet.
- Unemployment, if you lost a job through no fault of your own. Rules differ by state, so apply and let the state decide.
- Social Security disability, if a condition keeps you from working. The process is long, and legal aid can tell you whether it is worth starting.
- Veterans benefits, at va.gov or 1-877-222-8387.

What you will need

- Photo ID, or whatever ID you have.
- Social Security number.
- Proof of where you live, such as a letter or a lease.
- Proof of income, or a statement that you have none.

- Papers for anyone else in your household.

If you have no ID

Getting a state ID usually takes a birth certificate and proof of address. 211, a shelter, or a recovery community organization can often help with the fees and the paperwork.

Benefits I will apply for:

What I still need to apply:

The date I applied, and the date to follow up:

11. High-Cost Loans

Payday loans, title loans, and cash advance apps are quick, and they are expensive. A loan you roll over month after month can cost more than the thing you borrowed for.

If you are thinking about one

- Ask a credit union about a payday alternative loan, which costs far less.
- Call 211 and ask about emergency assistance for your exact problem: rent, utilities, car repair, medicine.
- Ask the person you owe for more time first. Many will take a partial payment and a date.

If you already have one

- Write down what you owe, the fee, and the due date.
- Call a nonprofit credit counselor at nfcc.org and ask what your options are in your state.
- If a title loan puts your car at risk, call legal aid at lsc.gov.
- Watch for anyone who promises to erase debts for a fee. Chapter 19 covers those.

12. Finding Out What You Owe

Debts you have forgotten still show up in credit checks, garnishments, and court papers. Getting the list is free.

Your credit reports

You can get your reports from Equifax, Experian, and TransUnion free every week at AnnualCreditReport.com. That is the site set up under federal law, and the free weekly reports were made permanent in 2023. Other sites may charge you.

1. Go to AnnualCreditReport.com and request one report, or all three.
2. Write down every account, the amount, and whether it is in collections.
3. Mark anything you do not recognize.
4. Dispute mistakes with the credit reporting company, in writing. The Consumer Financial Protection Bureau at consumerfinance.gov explains how, and legal aid can help.

Court and government debts

- Court fines and restitution: call the clerk of the court that handled your case. The Court, Probation, and Recovery book in this library covers this.
- Child support: call your state's child support office and ask for your balance and your options.
- Taxes: call the IRS or check your account at irs.gov.

- Overpaid benefits: the agency that overpaid you can tell you the amount and whether you can appeal or set up payments.

Debts I found, and where each one came from:

13. When a Collector Calls

Debt collectors call, text, email, and write. Federal law sets rules for how they can do it, and you have rights whether or not the debt is yours.

What to do on the call

1. Ask for the collector's name, company, address, and phone number.
2. Do not agree to pay anything on the first call, and do not give bank account numbers.
3. Ask them to send written validation of the debt: who the original creditor was and how much is owed.
4. Write down the date, the name, and what was said.

What you can ask for in writing

- Validation of the debt, so you know what it is and whether it is really yours.
- That they stop contacting you. Federal law lets you tell a collector in writing to stop, though the debt does not go away.
- That they contact you only by mail, or only at certain hours.

Things that should make you stop and get help

- Threats of arrest over a consumer debt.
- Calls about a debt you never had, or one from many years ago.

- Court papers, wage garnishment, or a frozen bank account.
- Pressure to pay today with a gift card or a wire.

For any of those, call legal aid at lsc.gov. It is free if you qualify, and consumer debt is one of the things they handle. You can also report a collector to the Consumer Financial Protection Bureau at consumerfinance.gov.

Money that is protected

Some income, such as Social Security and veterans benefits, has protections when a creditor tries to take it from a bank account. The rules are detailed. Legal aid can tell you what applies to your money.

Collector, company, and number:

What I asked for, and the date:

What happened next:

14. Old Debts and Time Limits

Every state sets a time limit on how long someone can sue you over an old debt. After that, the debt still exists and a collector can still ask for it, but the court route is closed to them. Collectors buy old debts cheaply for exactly this reason.

Why this matters before you pay

In many states, making a payment or admitting the debt in writing can restart that clock. A collector who offers a small payment plan on a very old debt may be doing that on purpose.

What to do

1. Find the date of your last payment on the account. Your credit report shows dates.
2. Before you pay anything on an old debt, call legal aid at lsc.gov and ask what the time limit is in your state and whether paying restarts it.
3. If you are sued, do not ignore it. Answer by the date on the papers, or you lose by default. Legal aid handles this.
4. Keep everything in writing.

A debt that drops off your credit report has not always gone away, and a debt past the time limit has not always left your report. They are two different clocks, and legal aid can read both of them for you.

15. Deciding What to Pay First

When you cannot pay everything, the order matters. A nonprofit credit counselor can help you build a plan for free, and here is the thinking behind most plans.

- First, what keeps you housed, fed, warm, and able to get to work or treatment.
- Next, anything with a legal consequence: child support, court payments, taxes, and anything already in court.
- Next, debts secured by something you need, such as a car loan.
- Last, unsecured debts such as credit cards and old medical bills, which hurt your credit but cannot take your heat or your car.

Free help building the plan

- Nonprofit credit counseling at nfcc.org. A first session is usually free, and counselors can set up a debt management plan.
- Legal aid at lsc.gov for anything in court or anything involving garnishment.
- Free tax help through the IRS VITA program, at irs.gov, for tax debts and for filing back years.

Medical bills

Nonprofit hospitals must have a financial assistance policy. Ask the billing office for it, ask for an itemized bill, and ask whether your bill can be reduced or erased. The Free Help Directory in this library has more.

16. Two Ways to Pay Down Debt

Once your basics are covered and anything with a legal consequence is handled, put every spare dollar against one debt at a time. Two methods work, and they differ in what they give you.

Smallest balance first

Pay the minimum on everything, and put every extra dollar on the smallest balance. When it is gone, roll that payment into the next smallest. You clear accounts quickly, which is why many people stay with it.

Highest rate first

Pay the minimum on everything, and put every extra dollar on the debt with the highest interest rate. It costs less over time.

A worked example

Three debts: $300 on a store card at 27 percent, $1,200 on a credit card at 22 percent, and a $2,000 medical bill at no interest. You have $100 a month beyond the minimums.

Smallest balance first: the store card is gone in three months. Then the $100, plus the store card's old minimum, goes at the credit card.

Highest rate first: the store card is still first here, because it also has the highest rate. When the two disagree, the difference in cost over a year on balances this size is usually a few dollars, not a few hundred.

Which to pick

Pick the one you will keep doing. A method you follow for a year beats a better method you quit in March. Write down which one you chose and the order of your debts.

My method:

Debt I am paying first:

Extra amount I will put on it each month:

What I will roll it into next:

17. What Is on Your Credit Report

A credit report is a record of how you have handled borrowed money. A credit score is a number built from that record. Knowing what is in each one takes the mystery out of both.

What a report holds

- Who you are: name, current and past addresses, Social Security number, employers.
- Accounts: credit cards, loans, and store accounts, with balances, limits, and payment history month by month.
- Collections: accounts turned over to collectors.
- Public records: bankruptcies.
- Inquiries: who has looked at your report, and when.

What a report does not hold

Your income, your bank balance, your arrest record, your medical conditions, or whether you are in recovery. Rent and utility payments usually do not appear unless somebody chose to report them.

What a score is built from

FICO, the score most lenders use, builds its number from five categories: payment history at 35 percent, amounts owed at 30 percent, length of credit history at 15 percent, new credit at 10 percent, and credit mix at 10 percent.

Payment history and amounts owed are two thirds of it. Paying on time and keeping balances low are the two

things that move the number, and everything else is noise by comparison.

Reading the payment history line

Each account shows a month-by-month row: on time, 30 days late, 60, 90, 120, charged off. One 30-day mark on one account is a much smaller thing than a row of them, and a recent mark weighs more than an old one. Marks get lighter with age even before they fall off, which is why six clean months laid on top of a bad year is worth doing.

What using 30 percent of your limit actually means

Say you have one card with a $1,000 limit and you owe $800 on it. You are using 80 percent, and that is the second-largest thing in the score.

Pay it down to $300 and you are at 30 percent. Pay it to $100 and you are at 10 percent. This usually moves within a month or two of the lower balance being reported, because this part of the score looks at what you owe now, not what you owed last year.

Two things people get wrong. Carrying a balance does not help your score, and the interest you pay for it buys you nothing. And the balance reported is usually the one on your statement date, not the one after you pay. If you charge $400 and pay it in full every month, your report may still show $400 owed. Paying a few days before the statement closes shows a smaller number.

When the seven years start

The clock does not start when a collector calls you, and it does not restart when the debt is sold to somebody else. Under federal law, for an account sent to collection or written off, the seven years start 180 days after the first missed payment that led to it. An account first gone late in March 2020 starts its clock around September 2020 and comes off around September 2027, whoever owns it by then.

That matters, because old accounts get bought and sold, and a new owner sometimes reports one as though it were new. It is not new. The date that governs is the first delinquency on the original account, and a wrong date is a thing you can dispute.

A bankruptcy can stay up to ten years. Accounts you paid as agreed can stay longer than seven, which is one reason not to close an old account that costs you nothing to keep.

Accounts on my report:

Collections on my report, and the date each one first went late:

Anything I do not recognize:

18. Fixing Mistakes on Your Report

Credit reports contain errors, and they are common: an account that is not yours, a balance that is wrong, one debt listed twice under two collectors, a payment marked late that was on time, a debt that should have aged off years ago. Disputing an error is free, it is your right under federal law, and you do not need to pay anyone to do it for you.

Dispute in two places, not one

This is the part most people miss, and it is the difference between a dispute that works and one that comes back saying verified.

1. Dispute with the credit reporting company, which is Equifax, Experian, or TransUnion, whichever one is showing the error. They are the ones who have to correct the report.
2. Dispute with the furnisher too. The furnisher is whoever gave them the information: the bank, the hospital, the collector. They are the ones who have to check their own records, and if they do not, that is a separate violation.

Sending both letters the same week costs you two stamps and roughly doubles the chance something changes.

Step by step

1. Get all three reports free at AnnualCreditReport.com. Since 2023 you can get them every week, and only that site is the one set up under federal law.
2. Go through each report and mark every item that is wrong. Check the account numbers, the balances, the dates, the status, and the names and addresses listed for you.
3. Gather your proof: a receipt, a bank statement, a cancelled check, a letter, a court paper, a payoff confirmation.
4. Write one letter per credit reporting company, and one to the furnisher.
5. Send it by mail, certified, with return receipt. Online disputes are faster, but mail gives you a dated record of what you sent and proof they got it.
6. Send copies of your proof. Never send originals.
7. Keep a copy of everything, and write the date you mailed it on your copy.
8. Put the deadline on a calendar.

What to put in the letter

Short is better than long. A dispute that a person can read in thirty seconds gets handled. Include:

- Your full name, current address, and date of birth.
- The item exactly as it appears on the report: the creditor name and the account number as shown, even if the account number is partly hidden.

- One sentence on what is wrong. For example: this account is not mine, or this was paid in full on June 3, 2024, or this was never 60 days late.
- One sentence on what the correct information is, or a request that it be deleted if it is not yours at all.
- A sentence asking them to correct or delete the item and send you an updated report.
- A list of what you enclosed.
- Your signature.

Do not argue, do not tell your story, and do not explain why you fell behind. A dispute is about whether the information is accurate, and nothing else.

A letter you can copy

Write it out in your own hand or type it. Either works.

> **To whom it may concern:**
> I am writing to dispute the following information in my file. I have circled the item on the enclosed copy of my report.
> Item: [creditor name], account number [as shown on the report].
> This item is inaccurate because [one sentence: it is not my account, or I paid it in full on (date), or it was never late].
> I am requesting that the item be [deleted or corrected to show (the correct information)]. Enclosed are copies of [what you are sending] supporting my position.
> Please investigate this matter and send me a corrected copy of my credit report.
> Name, address, date of birth, signature, date.

What happens next, and by when

- The credit reporting company generally has 30 days from getting your dispute to investigate it.
- That becomes 45 days if you send more information during the 30 days, or if you are disputing after getting your free annual report.
- They must tell you the results within 5 business days of finishing.
- If something changed, they must send you a free updated copy of your report.
- If an item is corrected or deleted, it cannot be put back unless the furnisher certifies it is accurate, and they have to tell you if it comes back.

Check the other two reports for the same error. Fixing it at one company does not fix it at the other two.

If it comes back and nothing changed

Verified does not mean correct. It often means a collector was asked and said yes. You have more to do, and none of it costs money.

1. Ask in writing for the method of investigation. They have to tell you how they checked, and give you the name and address of whoever they contacted, along with a phone number if one is reasonably available.
2. Dispute again with the new information you get from that answer.

3. Add a short statement to your file, 100 words or less, saying what you say is true. It goes out with your report.
4. File a complaint with the Consumer Financial Protection Bureau at consumerfinance.gov. Complaints there get routed to the company with a deadline, and they are read.
5. Call legal aid at lsc.gov. Cases under the Fair Credit Reporting Act are often taken at no cost to you, because the law makes the other side pay the lawyer if you win.
6. Ask whether a lawyer will look at it. Many consumer lawyers take these without charging you up front, for the same reason.

If the account is not yours at all

If someone used your name, that is identity theft, and there is a separate and faster route. Go to IdentityTheft.gov. It walks you through reporting it, gives you a recovery plan, and produces an identity theft report you can send to the credit reporting companies, who then have to block the item. This is stronger than an ordinary dispute, and it is free.

People in recovery are hit with this more often than most, sometimes by someone they know. It is still identity theft, and you are still allowed to report it.

Fixing Mistakes on Your Report: the record

Every dispute, where it went, and what came back. Keep this with your copies.

Item disputed	Sent to	Date sent	What came back, and when

19. Credit Repair Offers and What They Can Do

Once your credit is bad, the offers find you: texts, radio ads, a flyer at the laundromat, a person at a meeting who knows a guy. Clean slate. Delete all negatives. Boost your score 100 points in 30 days. Some of these companies are legal and do work you could do yourself. Some are breaking the law in the first phone call. Knowing which is which takes about five minutes.

The one fact that settles most of it

Nobody can remove accurate, current information from your credit report. Not a company, not a lawyer, not a letter with a section number in it. If the debt is yours, if the amount is right, and if it is inside its seven years, it stays until it ages off. Anyone who tells you otherwise is selling something.

What a credit repair company can legally do is dispute inaccurate items, which is exactly what Chapter 18 shows you how to do for the price of a stamp.

What the law gives you

There is a federal law about these companies, the Credit Repair Organizations Act. It gives you four things worth knowing.

1. They cannot take your money before the work is done. Charging or receiving payment for a service before it has been fully performed is prohibited. A company

asking for a setup fee before it has done anything is breaking that rule, and that alone tells you what you are dealing with.

2. They have to give you a written statement of your rights before you sign anything, separate from the contract.
3. They have to give you a written contract that says what they will do, how long it will take, what it costs, and their name and address.
4. You can cancel, for any reason and at no cost, by notifying them before midnight of the third business day after you sign.

The law also makes it illegal for them to tell you to lie about your credit history, or to advise you to get a new identifying number and start a fresh file. If someone offers you a new number to use in place of your Social Security number, walk out. That is fraud, and it is your name on it, not theirs.

Warning signs

- Money up front, before anything is done.
- A promise to remove accurate information, or a specific score increase by a specific date.
- A refusal to put the terms in writing.
- Telling you not to contact the credit reporting companies yourself.
- Telling you to dispute everything on your report, including things you know are correct.

- Offering you a new identifying number, an EIN to use as your Social Security number, or a new file.
- Pressure to sign today, or an offer that expires while you are on the phone.

If any of those show up, hang up, and report them at consumerfinance.gov or reportfraud.ftc.gov.

Free help that is actually free

- Nonprofit credit counseling through the National Foundation for Credit Counseling at nfcc.org. A first session is usually free, and they will go through your whole picture with you.
- Legal aid at lsc.gov, for credit reporting errors, collectors, and court papers.
- The Consumer Financial Protection Bureau at consumerfinance.gov, for complaints and for plain explanations of every one of these rules.
- The credit reporting companies themselves, who have to investigate your disputes for free.

Goodwill letters

If you were late on an account you otherwise paid, and there was a reason, you can write to the original creditor and ask them to remove the late mark as a courtesy. This is called a goodwill letter. Keep it to one page. Say what happened, say that the account is now current or paid, and ask them to consider removing the late payments as a gesture.

They are under no obligation to do it, and most of the time they will not. It costs a stamp and it sometimes works, particularly with credit unions and smaller banks, and particularly on an account with one bad stretch in a long good history. It is worth an hour. It is not worth paying anyone to do for you.

Pay for delete

Some collectors will offer to take an account off your report if you pay it. Sometimes they offer it, sometimes you ask.

- Get it in writing before you pay a dollar. A promise on the phone cannot be enforced, and the person who made it will not be there next month.
- The letter should name the account, say what you are paying, and say that on payment they will request deletion from all three credit reporting companies.
- Pay by a method you can prove. Never give a collector access to your bank account.
- Understand that the furnisher agreeing to delete is not the same as it being gone. Check all three reports 60 days later.
- Before you pay any old debt at all, read Chapter 14 on time limits. Paying part of an old debt can restart the clock on how long you can be sued for it, and that can cost you more than the mark on your report.

That last point is the one people get hurt by. A collector calling about a debt from nine years ago may be calling

precisely because they can no longer sue you for it, and one small payment can hand that back to them.

The offers I have been contacted about:

What I actually need fixed, from Chapter 18:

Who I will call for free help, and when:

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20. Building Credit Back

Credit recovers slowly and in a straight line: bills paid on time, month after month. Nothing legal makes it faster. What follows is what actually works, with the numbers written out.

What helps

- Paying every bill on time, even the small ones. Set up automatic payments for at least the minimum.
- A secured credit card, where a deposit becomes your limit.
- A credit builder loan from a credit union.
- Keeping balances low on any card you do have, under about 30 percent of the limit and lower if you can.
- Checking your reports at AnnualCreditReport.com and disputing mistakes, which Chapter 18 covers.

What does not help

- Paying somebody to erase accurate information. Chapter 19 is about those offers.
- Closing old accounts that are in good standing.
- New credit you do not need.
- Carrying a balance on purpose.

A secured card, with the numbers

You give a credit union $300. That $300 becomes your limit and sits there untouched. Each month you put one

thing on the card that you were buying anyway, and you pay it off.

Say you put $25 of gas on it and pay the $25 before the statement closes. The card reports a $25 balance against a $300 limit, which is 8 percent, and an on-time payment. Twelve months of that is twelve on-time payments on an account with low usage, which is the exact record the score is built to reward. At the end, many issuers return the deposit and turn it into a regular card, and the account keeps its age, which is worth something by itself.

The mistake is running it up. A $300 limit with $270 on it is 90 percent usage, pulling against the on-time payments you are making. Small charge, paid off, every month.

Three questions before you open one: what is the annual fee, does it report to all three credit reporting companies, and can it convert to a regular card later? A high fee, one company, or no, and you keep looking. Ask a credit union first.

A credit builder loan, with the numbers

A credit union lends you, say, $600, and does not hand it over. It sits in a locked savings account while you pay it off at roughly $52 a month for twelve months. At the end you get the $600, less a small amount of interest.

What that interest bought is twelve months of on-time installment payments on your report, plus $600 you would not otherwise have saved. For somebody with no

credit history, or a history of nothing but collections, this is often the cheapest way to get a good account onto the report. Ask two or three credit unions, because the terms vary.

Becoming an authorized user

Somebody with good credit can add you to their card, and their payment history on that account can appear on your report. Agree first on whether you will use the card at all. Their missed payment lands on you too, and so does their balance.

What six months actually looks like

Somebody running a secured card and one credit builder loan, both paid on time, with the card kept under 10 percent, is putting two clean accounts onto a report that had none. The collections already there do not go away, and the score does not jump 150 points.

What happens is slower than that and more useful. After six months there is something good on the report to look at. After two years, the good part is bigger than the bad part. That is the whole method, and there is no other one.

What I will open first, and where:

The date I opened it:

What I put on it each month, and the day I pay it:

---

21. Payday and Other Risky Days

For many people in recovery, payday is the hardest day of the month. So are tax refund day, a settlement check, and the day a benefit lands.

A plan made before the money arrives

1. Decide where the money goes before it lands: rent, bills, food, savings.
2. Pay what you can the same day, online or by phone if you can.
3. Carry only what you need for that day.
4. Put the rest somewhere that takes time to reach.
5. Tell one person the plan, and ask them to check in with you that evening.
6. Plan the evening itself: a meeting, a meal with someone, a movie, a shift.

When I get paid:

What gets paid first:

How much cash I will carry:

Who checks in with me:

What I will do that evening:

Windfalls

A tax refund, a settlement, or an inheritance is a bigger version of the same day. Park the money somewhere slow, tell someone, and wait a week before deciding anything. Nothing about a windfall has to be settled the day it arrives.

22. Starting a Cushion

A small cushion turns an emergency into an inconvenience. Twenty dollars is a start. So is a jar.

- Set aside a fixed small amount every payday, before anything else.
- Keep it separate from your spending money, in another account or with someone you trust.
- Name it: car repair, deposit, court fee, moving money.
- Leave it alone for anything that is not an emergency, and decide ahead of time what counts as one.

What I will set aside each payday:

Where it will sit:

What it is for:

What counts as an emergency:

23. Money and Work

Getting work is its own subject, and the Work and Recovery book in this library covers it. For money, three things matter early.

Getting paid safely

Use direct deposit if you can. Read the first pay stub line by line.

- Hours: the number on the stub should match the hours you worked.
- Rate: check it against what you were told.
- Gross pay: hours times rate, before anything is taken out.
- Taxes: federal, state where it applies, Social Security, and Medicare.
- Other deductions: insurance, retirement, child support, garnishment.
- Net pay: what lands in your account. This is the only number your budget can use.

An example: 38 hours at $17 is $646 gross. Taxes and deductions take $132. Net pay is $514. Build your week on the $514, not the $646.

What a job really pays

Count what the job costs before you take it. Gas, tolls, parking, childcare, uniforms, tools, and lunches out all come off the top.

An example: $15 an hour for 30 hours is $450 a week. Gas and parking run $60, childcare $120, and a uniform payment $10. What is left is $260, or about $8.67 an hour for the time you spend. A job paying $13 an hour close to home, with no childcare, may pay you more in the end. Run the numbers before you decide.

Taxes

File even if you earned very little. People with low income often qualify for refunds they never claim. Free help is at irs.gov through the VITA program, which prepares returns at no cost, including back years. If you owe the IRS, ask about a payment plan rather than ignoring the letters.

My net pay per check:

What working costs me each week:

What the job really pays me:

24. Money and the People Around You

Money is tangled up with family, and in recovery it is often tangled up with what happened before.

- Paying people back: write down who you owe, how much, and what you can pay each month. Then say it out loud to them. The Tools You Can Use on Your Own book in this library has a tool for amends.
- Being asked for money: it is fine to say no, and it is fine to say what you can do instead.
- Joint accounts and shared bills: if someone else is on your account, decide together what happens to it now.
- Someone who uses money to control you: legal aid and the National Domestic Violence Hotline at 1-800-799-7233 both handle this.

Who I owe, what I owe, and what I can pay:

What I will say when I am asked for money:

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25. My Money Plan

Pull the pages together. Update it every payday.

Money coming in, and when:

What I pay first:

My payday plan:

My cushion, and where it sits:

Who I call for free help: counselor, legal aid, 211:

Debts I am working on, and my next step for each:

What I will do when a collector calls:

My benefits applications, and their follow-up dates:

One money thing I will do this week:

If I Use Again

If you use again, this book is still yours. Get safe first, then use this plan. Fill it in now, while you are steady.

If you return to opioids after a period of not using or using less, your tolerance may be lower than it was before. Do not use alone. Keep naloxone (Narcan) nearby, and make sure someone with you knows how to use it.

The first person I will call:

If they do not answer, I will call:

A safe place I can go:

What I will do in the next hour:

Who else needs to know (doctor, counselor, group):

What I will do tomorrow morning:

If you are in danger, call 911. For crisis support, call or text 988.

People and Resources

Name	Number
Name	Number
Name	Number
Name	Number
Name	Number
Name	Number
Name	Number
Name	Number
Name	Number

Crisis: call or text 988
988 Suicide and Crisis Lifeline, 24/7. Chat at 988lifeline.org.

Emergency: 911

Treatment referrals: 1-800-662-4357
SAMHSA National Helpline, free and confidential, 24/7, English and Spanish. Text your ZIP code to 435748 or search FindTreatment.gov.

Free Support Groups

These groups are free to attend. Most meet in person and online. Try more than one until you find a room that fits.

Alcoholics Anonymous (AA) aa.org
12-step groups for people with a drinking problem.

Narcotics Anonymous (NA) na.org
12-step groups for recovery from any drug.

SMART Recovery smartrecovery.org
Skills-based groups with no religious content, for any addiction.

LifeRing Secular Recovery lifering.org
Secular peer support, in person, online, and by email.

Recovery Dharma recoverydharma.org
Peer-led groups based on Buddhist practices.

Celebrate Recovery celebraterecovery.com
Christ-centered 12-step groups, usually hosted by churches.

Women for Sobriety womenforsobriety.org
Support groups for women.

For family and friends al-anon.org
Al-Anon, Nar-Anon, and SMART Recovery Family & Friends.

Online Meetings

Online meetings run at every hour of the day and night. You can use a first name only and keep your camera off. Many also have a phone number you can dial in to with no internet at all.

In The Rooms intherooms.com
Free live video meetings every week for many recovery paths, 12-step and others. A free account with a username is all you need.

AA Online Intergroup aa-intergroup.org
AA meetings by video, phone, chat, and email, around the clock.

Meeting Guide app aa.org
AA's free app lists in-person, online, and phone meetings.

Virtual NA virtual-na.org
Narcotics Anonymous meetings online and by phone.

SMART Recovery Online smartrecovery.org
Online meetings, chat, and message boards.

LifeRing Online lifering.org
Video meetings, chat, forums, and email groups.

Some recovery websites show phone numbers that connect to treatment centers selling their services. For free, neutral referrals, call the SAMHSA National Helpline:

1-800-662-4357

Alder Creek Editions is not connected to any group or website listed in this book. Websites change. If one stops working, the SAMHSA helpline can point you to current options.

About the Author

Stephen Deason has been in Recovery for more than eleven years and still begins and ends each day with meditation and gratitude. He writes The Mile Marker Library for people getting into recovery on their own, including people who cannot attend or afford a treatment program. He writes as a peer, from his own experience, and is not a physician, counselor, lawyer, or financial adviser.

He has spent more than thirty years building teams and companies in healthcare and technology, holds graduate degrees in business and accounting, and writes about recovery, economics, business, and social enterprise. You can find more of his work at aldercreekeditions.com and stephendeason.com.

Alder Creek EDITIONS

Also from Alder Creek Editions

The Mile Marker Library

Standalone books and tools for people getting into recovery on their own, and for the people around them. Free printable editions are at aldercreekeditions.com.

1. *Don't Panic: The First Hours After You Stop*
2. *Wallet Crisis Card*
3. *Free Help Directory*
4. *Medications for Addiction, Explained*
5. *Tools You Can Use on Your Own*
6. *Cravings and Hard Hours Workbook*
7. *One Day at a Time, Written Down*
8. *Daily Reader, 365 Days*
9. *Worksheet Library*
10. *Money in Early Recovery*
11. *Work and Recovery*
12. *Finding a Safe Place to Live*
13. *Court, Probation, and Recovery*
14. *For Families*
15. *Group Facilitator Guide*
16. *Employer Guide*

The Weakest Link: A Story About the Systems We Never See

Book I. A business fable about a family caring for an aging parent, and the failures that happen in the handoffs between the people and agencies involved.

The Invisible Architecture: A Story About Senior Care as a System

Book II. The same family returns as care needs grow, and the story widens to show senior care as a system whose structure decides who ends up carrying the work.

The Space Between: Institutional Architecture and Coordination Costs **Forthcoming**

Book III moves from story toward the system itself: why coordination costs fall on the person least able to refuse them, and how organizations can be designed to carry those costs.

The Family Integrator's Handbook

A workbook for the family member who coordinates a parent's care, with the calls, records, schedules, and decisions organized in one place.

The Paid Last Series

Residual Claimants **Forthcoming**

The Owner's Arithmetic **In development**

Capital and Governance **Planned**

Standalone Titles

Valued: How Purpose-Driven Businesses Can Conquer Addiction and Marginalization in America **Forthcoming**

Case studies of companies that hire people in recovery and others shut out of work. Each one earns its place in the market by serving customers first, then carries its social mission alongside.

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