

## January - February 2017 Volume V, Issue I Where does substance abuse begin? Part 4

In the last few newsletters, we've been discussing the reasons one might become dependent on illicit drugs and how to overcome those obstacles. So far, we have covered the following reasons: Illness, Stress, and Peer Pressure.

In this newsletter, we are going to talk about FINANCIAL CHALLENGES!

Does it feel like there is more month than money sometimes? You're not alone! January is often a harder month for finances than most. While it may seem easier to avoid dealing with a financial challenge, it's usually always best to face it head on. In fact, avoiding the challenge is a way that can lead some to drug and alcohol abuse. However, the road of addiction is never cheap. The cost comes in the form of job loss, opportunities wasted, relationships destroyed, and sometimes death. When we try to escape reality through drugs and alcohol, we lose the ability to overcome our struggle and gain confidence in our life that will make us stronger and more prepared to meet our next challenge.

None of us are exempt from financial challenges, so let's find some ways to get through them:

- 1. PLAN. If you want to make the most out of your income, plan where your money will go before it reaches you. Instead of your money controlling you, tell your money where to go. There are many different budgeting systems and apps available. And there is always the simple paper and pen method. But the best one is the one that you follow regularly.
- AVOID MOST DEBT. Most consumer debt will strangle you financially if you're not careful. The financial stress that comes from debt leads many to drug and alcohol abuse. As Dave Ramsey says, "Live like no one else, so later you can live like no one else." If you can't afford something, don't buy it. Wait and Save!
- 3. WORK HARD. There is no substitute for hard work. Thomas Edison once said, "We often miss opportunity because it's dressed in overalls and looks like work." Be diligent with the task at hand. Amazing things happen when you choose to apply yourself wholeheartedly. You will find a way to beat your financial challenge, while maintaining your integrity.

"I'm a great believer in luck! And I find the harder I work, the luckier I get!" ~ Anonymous

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