

Cheryl's 12 Step Program

- (1) Provide Bob with a credit report
 - This will provide answers as to whether or not I am being honest with what other balances are outstanding
- (2) Seek professional help
 - This is a huge problem that is bigger than me. I need to get to the root of WHY I am doing this & why I have been afraid to be honest with you.
- (3) Complete honesty and open communication
 - No matter how scared I may be.
- (4) Tell my parents if you think I should
 - I will gladly be honest with them, but can we please wait a week or so until things settle down with Jill.
- (5) "I" will pay my current bills
 - Yes, I will have to pay some interest, but this needs to be painful for me. "I" need to skimp & save to get these paid, it is too "easy" if you do it for me. "I" need to feel the pain!
- (6) Don't come home for lunch
 - As much as I love to come home & see you, this will accomplish three things-(1) you will not think I am coming home to check the mail (2) I'll save about \$50 per week/\$200 per month (3) I will work more & make more \$ for our savings!
- (7) Save ALL receipts
 - This will show you where all my money is being spent so that there are no questions or doubts.
- (8) Let Bob handle my checking account
 - By writing or overseeing my account, you will begin to trust me & feel more secure in my management of money.
- (9) Volunteer
 - I am going to volunteer at the City Gospel Mission on Saturday mornings as a way to re-enforce where I could

wind up & also as a wake up call to how much I have & how little others can live on.

(10) Pray A LOT!

-Not only do I need to pray for help, but I need to constantly thank God for you & my blessed life!

(11) Make Bob & our future my #1 priority

-You & our family are my **WHOLE LIFE**. You are the only things that truly matter! My #1 goal is regaining your trust, love, respect & forgiveness! No matter what it takes, **I WILL ACCOMPLISH THIS GOAL!**

(12) **TELL BOB EVERYDAY HOW GRATEFUL I AM FOR HIS LOVE AND SUPPORT!**

-I still do not know why God has blessed me with you, but whatever the reason, **I WILL NOT** disappoint **YOU** or **GOD!** I feel like I have almost been “born again” and for the first time in many years, I truly believe that I have hope for a new life. It’s strange, but right now I don’t hate myself as much anymore... I should... but instead I feel refreshed and energized. It’s hard to explain, but it’s like I’ve had “bad gas” in my tank & now it’s full of the “premium” kind! I am alive, motivated and ready to prove myself & live a life that you, the kids & God would be proud of! I love you **SO** much & I’m so excited to show & prove it to **YOU!**