Money and Everyday Stability - Clinician dialogue

Guide a collaborative conversation about money and everyday stability while checking fit and participant choice.

Mental health professionals | 15 minutes

Fictional example: Jordan struggles to balance travel costs and groceries.

Invite and obtain permission

Offer: "Would it be useful to explore money and everyday stability using an ordinary or fictional example? We can adapt it, observe, or stop." Ask what the person wants from the conversation.

Elicit before teaching

Ask: "How does this show up, if at all, in your own words?" Offer this idea tentatively: Practical stability can support recovery without moralizing spending. Ask what fits and what does not.

Guide the task

Map one weekly money pressure, a protective routine, and a resource for financial or material assistance. Ask for permission before giving an example. Use this fictional illustration if useful: Jordan struggles to balance travel costs and groceries.

Reflect and check accuracy

Reflect only what was offered: "I heard you describe ___. What did I miss?" Ask: Which need requires external support rather than tighter self-discipline? Avoid assigning motives or interpreting silence as agreement.

Respond to a mismatch

If the person rejects the frame, say: "Thank you for correcting it. What would be more useful?" Return to their language or choose a different approach.

Close with agency

Ask which observation, question, or support request the person wants to keep. Confirm a manageable ending and appropriate follow-up; do not turn a tentative possibility into a homework obligation.

Reflection

What would tell me to adapt, stop, or seek supervision?

Scope and adaptation

Adapt to individualized assessment and the person's chosen recovery goals. Worksheets do not manage intoxication, overdose, or withdrawal. Abrupt cessation of alcohol or benzodiazepines can be dangerous: seek medical guidance rather than using a worksheet to stop or taper. Follow existing emergency and overdose-prevention plans; medication choices belong with qualified prescribers.

Original AI-assisted educational draft; independent clinical review pending. Version 1.0. Background: Substance Use Disorders. Full source links and scope: library.morethantherapy.org/recovery/resources/SUR-A14-3