

Take Inventory Of Your Finances At Alumni Workshops In August

Some people are natural savers, while others are born to shop. Whether you fall on one end of the spectrum or the other probably has a substantial impact on the state of your finances.

It's safe to say that none of us want to be in debt, and yet for those of us who have debt—say about 47% of American households—it can be exceptionally difficult to conquer it once and for all. According to the Federal Reserve, the average indebted American household has credit card debt that exceeds \$15,000. What's more, credit card debt is the third largest source of debt for Americans, mortgage and student loan debt are number one and two, respectively.

If you have some debt to pay off, eliminating the morning drive-thru coffee stop or bottled beverage from monthly budgets can save you hundreds of dollars each year. Cooking at home opposed to dining out and bringing lunch to work are also great strategies you can implement to reduce spending. The key is to set aside the money you didn't use so you can pay off your debt and build a rainy day fund for unanticipated expenses.

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If you know a family member or friend struggling with alcohol or drug abuse, Gateway Foundation can help.

24-Hour Helpline 877-505-HOPE (4673) RecoverGateway.org



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Join Us! Financial Workshops for Alumni

Whether you are saving for school, paying off debt or simply trying to make ends meet, financial matters consume a lot of our thoughts and energy. To help those who want to gain a better sense of how to navigate financial matters to create a more secure future, Gateway Foundation will host financial workshops with guest speakers from Fidelity in August. The workshops will help you create a vision for your future, manage a budget, set financial goals and explore different savings plans to meet your goals. Please see the enclosed calendar of Alumni events to find a workshop near you!

Collectively, Americans have charged up \$848 billion in credit card debt.

Mind Your Own...Budget

Following a budget may sound complicated and tedious, but if you make the time to put a plan down on paper, you may be more likely to stick to it. Here are simple steps you can take to figure out your budget if you haven't already:

- 1. Take a look at your bank and credit card statements from last month to see how much you spent and which categories that spending went to.
- 2. List out the expense categories (food, transportation and housing) and write a number next to each one signifying how much you plan to spend on that category this month.
- 3. Set up a simple spreadsheet that you can use to enter your spending as the month goes along.
- 4. Monitor your spending totals throughout the month and adjust your behavior if necessary to meet your goal.
- 5. Adjust budget as new expenses arise.

Keep It Simple!

Whether you keep your financial documents in a file next to your desk or in a folder on your computer, take a little time to get these sorted out.

Where do you keep your credit card bills? What about your student loan statements? Your insurance bills? Life will be easier if the answers to all of these questions are in the same place. Keeping things simple is the key to greater peace of mind.

Have a Question? Ask the Expert.

Visit **RecoverGateway.org/Alumni** and click on "Ask the Expert." Fill out the short online form and your question will be submitted to one of our staff experts. If we choose your question you may see it answered in this newsletter!

On-The-Go Recovery Support

There are many mobile apps out there dedicated to recovery support available for your iPhone, iPad, iPod Touch and Android. Get an instant uplifting message when you need it! Or find a meeting whenever and wherever you are! Here are some of our favorite Recovery apps:



Afternoon Affirmations sends you a message each day with an affirmation to help calm the soul. This notification happens each day at 1 p.m. There will be a new affirmation in the app each day, and you can turn the reminder off in the settings if you wish.



For the other 23 hours that you are not in a meeting. ** Anonymity Statement: InTheRooms is a completely safe and secure, private network of people in recovery.



12 Steps AA Companion is the original sobriety tool! Includes a Big Book reader, sobriety calculator, notes, AA contacts database and more. \$2.99.



NA Recovery Literature features 12 steps, 12 traditions, 12 concepts and group readings. Free.

Stay Connected This Summer!

Summer means warm weather, family and friends and enjoying the great outdoors. We've put together a fun, informative and exciting schedule of Alumni events for the upcoming warm weather months. We hope to see you there!

Aurora

400 Mercy Lane, Aurora, IL 60506

Summer Solstice Picnic

Thursday, June 13, 6-8:30 p.m. RSVP by 6/7/13 to Pamela Gomez Scott 630-966-7436

Barbeque

Thursday, July 25, 6-8:30 p.m. RSVP by 7/15/13 to Pamela Gomez Scott 630-966-7436

Financial Wellness Workshop

Thursday, August 22, 6-8 p.m. RSVP by 8/16/13 to Pamela Gomez Scott 630-966-7436

Carbondale

1080 E. Park St., Carbondale, IL 62901

Recovery Fun in the Sun Picnic

Monday, June 17, 6-8 p.m. RSVP by 6/12/13 to Cynthia Miles 618-529-1151 ext. 2905

Barbeque

Monday, July 15, 6-7 p.m. RSVP by 6/12/13 to Cynthia Miles 618-529-1151 ext. 2905

Financial Wellness Workshop

Monday, August 19, 6-7 p.m. RSVP by 6/12/13 to Cynthia Miles 618-529-1151 ext. 2905

Casevville

600 W. Lincoln St., Caseyville, IL 62232

Barbeque

Thursday, July 18, 6-8 p.m. RSVP by 7/13/13 to Jason Ford 618-345-3970 ext. 3416

Financial Wellness Workshop

Thursday, August 15, 6-8 p.m. RSVP by 8/9/13 to Jason Ford 618-345-3970 ext. 3416

Chicago Northwest

4301 W. Grand Ave., Chicago, IL 60651

Barbeque

Friday, July 19, 5-7 p.m. RSVP by 7/16/13 to James Medrano 773-862-2279 ext. 3627

Financial Wellness Workshop

Friday, August 16, 5-7 p.m. RSVP by 8/13/13 to James Medrano 773-862-2279 ext. 3627

Chicago West

3828 W. Taylor St., Chicago, IL 60624

Barbeque (18+)

Saturday, July 20, 5-7 p.m. RSVP by 7/16/13 to Gabriela Raijer 773-826-1916 ext. 2850

Financial Wellness Workshop

Friday, August 23, 5-7 p.m. RSVP by 8/13/13 to Gabriela Raijer 773-826-1916 ext. 2850

Lake Villa

25480 W. Cedarcrest Lane, Lake Villa, IL 60046

Barbeque (Youth)

Saturday, June 15, 1-5 p.m. RSVP by 6/11/13 to Bennie Haywood 847-356-8205 ext. 3201

Barbeque (Adults 18+)

Saturday, July 13, 1-4:30 p.m. RSVP by 7/9/13 to Kelly Hay 847-356-8205 ext. 3218

Barbeque (Youth)

Saturday, July 20, 12-5 p.m. RSVP by 6/11/13 to Bennie Haywood 847-356-8205 ext. 3201

Financial Wellness Workshop

Friday, August 9, 7-9 p.m. RSVP by 8/6/13 to Kelly Hay 847-356-8205 ext. 3218

Financial Wellness Workshop (Youth)

Wednesday, August 28, 6-8 p.m. RSVP by 8/26/13 to Bennie Haywood 847-356-8205 ext. 3201

Springfield

2200 Lake Victoria Dr., Springfield, IL 62703

Summer Cookout

Saturday, June 22, 12-4 p.m. RSVP by 6/19/13 to Mercedes Kent 217-529-9266 ext. 2625

Barbeque

Wednesday, July 17, 7-8 p.m. RSVP by 7/12/13 to Deidra Lockhart 217-529-9266 ext. 2622

Financial Wellness Workshop

Wednesday, August 21, 7-8 p.m. RSVP by 6/19/13 to Mercedes Kent 217-529-9266 ext. 2625

For more information or to RSVP for an Alumni event. please call the contact listed for each event.

Get Your Alumni Group Meeting Schedule

Maintain your connection with Gateway Foundation, other Alumni and the recovery community through upcoming fellowship events. For a complete schedule of meetings, visit RecoverGateway.org/Alumni.

Reflections On Recent Connections

Gateway Foundation Springfield hosted its 2nd Annual Alumni Bowling Outing at King Pin Lanes on April 17 from 7-9 p.m. A great group of nearly 40 Alumni of all ages spent the evening truly enjoying the camaraderie of one another. In addition, attendees were treated to pizza and cupcakes.

The driving force behind the enjoyable evening was Alumni Coordinator Mercedes Kent who not only planned all of the logistics but also ensured a good time was had by all who attended the outing.













Help Us Help Others

Help continue our tradition of excellence. Donations to the Gateway Charitable Foundation help ensure that each person, regardless of economic status, has access to effective treatment and the chance to lead a productive, drug-free lifestyle. Visit **RecoverGateway.org/Donate** to donate in any amount.

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MORE WAYS TO STAY CONNECTED





