

# **Recovery is a Lifetime Commitment**

## **Avoid the Financial Triggers that Contribute to Relapse**

Give your Patients Access to the  
Financial Coaching and Daily Tools  
that Support their Success

**Michael Lewis, CFA, MBA**  
**Founder - Tutor Financial Advisors**  
**Concerned Parent**





## Executive Summary

A recent study of friends and family members of people with substance abuse disorders conducted by True Link Financial reported the following:

- **82% said their loved one experienced adverse financial impact**
- **48% reported their loved one drained their savings or retirement accounts**
- **43% reported additional medical or legal expenses**

What the report does not address are the financial hardships endured by the parents and family members. Recovery is a lifelong commitment, and the potential uncovered costs can easily reach \$500,000.

In my experience, living with and loving an addict required our family to change our behaviours towards personal finances.

- **Working independently was inefficient as we were vulnerable to making emotional decisions. Knowing what I know now could have saved us both time and money.**

Tutor Financial Advisors offers on-line financial coaching which uses state-of-the-art technology to demonstrate important financial concepts.

- **Families will learn how to build a system that helps them to protect their assets while providing the emotional support to enable recovery. This means fewer family decisions are made from emotion.**
- **Those in recovery will prepare for independent living through a rigorous budgetary process that provides education and reduces stress.**



## The Hidden Costs of Addiction

### Financial Impact to Addict

Many have lost it all. Others are under a mountain of debt. All of them are afraid that they will never have money again or be forever dependent on someone else. None of which allows for a healthy foundation to build upon.

### Financial Impact to Loved Ones

Many families are unaware of the out of pocket costs for treatment and aftercare. Most of them do not have the necessary monies readily accessible. They need to plan.

### Emotional Impact to the Family

Left unattended, money issues can and do impede recovery. Families must come together openly on the subject with a fully transparent approach for financial awareness that that will increase the likelihood of long-term success for everyone involved.



## My Mission

### I Believe:

- People make poor choices when they are in an emotionally charged state
- Households tend to make major financial decisions without complete and accurate information
- Finances are one of the top two source of stress to individuals

My beliefs are shaped from my experiences as both a 30 year Wall Street professional and as a parent of a child in recovery.

### A Relationship with Tutor Financial Advisors Will Provide

Your Patients	Your Patients' Benefactors	Your Facility
Continuity of care as they transition from sober living to leading a sober life	Protection of their existing assets	Distinguish yourself from the competition by providing a comprehensive life skills program not found in most facilities
Access to technology to help them get financially organized	Assessment of financial impact on future goals	Continuity of care long after your patient leaves your facility
Increased confidence and reduced stress	A plan for moving forward	Ensure families that you accept into your program are financially able to meet their fee obligations
Financial transparency to ensure patient has not reverted to previously destructive behavior	How to avoid enabling	



Give your Clients Access to the Financial Coaching and Daily Tools that Support their Success

## **About Michael Lewis CFA, MBA**

I am a parent of a recovering addict. While treatment and therapy have provided enormous support for navigating the emotional journey, there is one problem we wish could have been addressed earlier on in the process but was never made available—how to navigate the financial implications associated with helping our child get back on his feet.

We truly believe that our child's attitude towards recovery profoundly changed once we were able to have a mutual respect for both each other's personal and financial lives.

I founded Tutor Financial Advisors to help families who are battling addiction plan for the long road ahead and make sound financial decisions along the way; from contemplation, patient admittance, throughout their treatment and aftercare.

## My Qualifications and Credentials

I recently transitioned from a 30+ year career in financial services as a Chartered Financial Analyst (CFA) and expert on investment products, strategies and technology. The majority of my career was spent marrying technology with modern portfolio theory and integrating this specialization with leading financial institutions across North America. This includes major contributions to modern asset management strategy, and serving as a portfolio manager for a leading Canadian Investment Firm with ~\$1 Billion in assets under management.

The decision for my change was mutually agreed upon between myself and wife Sharon so that I could fully dedicate to this project in the hopes of offering to others what wasn't available to us.

I have been happily married for 30+ years. Together we've worked through the many issues surrounding our child and his ongoing battle with addiction since he was 14; today he is 31 working on 5 years of continuous sobriety. We consider ourselves blessed to stand witness to his progress and the gifts associated with his success from a life of service to others fighting the same fight.

I currently provide this program through facilities located across the U.S. As a parent and an independent coach, clients are comfortable and willing to open up, speak up, and get engaged.

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**Michael Lewis CFA, MBA**  
Founder

Michael Lewis started Tutor Financial, LLC, after a 30 plus year career in financial services as a Chartered Financial Analyst (CFA). He is an experienced professional, offering insights on investment products, strategies, and risk management.

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