

# HOW WILL YOU RECOVER LOST FUNDS DUE TO SUBSTANCE/BEHAVIORAL ADDICTIONS?

## HOW WILL YOU PAY FOR A TREATMENT PLAN?

In a survey of 149 friends and family members of people with a substance abuse disorder:

### COST OF ADDICTION

**82%**

said their loved one experienced an adverse financial impact

### COST OF REHAB

**48%**

said their loved one drained thrift savings accounts

### FINANCIAL PROBLEMS

**11%**

cited a filing for bankruptcy during recovery

**Recovery requires  
a one-day-at-a-time  
approach.  
Financial planning  
requires a long-term  
view.**

Source:  
<https://www.nextavenue.org/financial-costs-addiction>

# YOU CAN HELP YOUR LOVED ONE WITHOUT SACRIFICING YOUR FAMILY'S FINANCES.

Your Tutor Financial Advisor provides professional financial guidance on navigating the long-term financial impacts of recovery. We've been there and sincerely want to help you get through this detour!

**DETOUR**



## REDUCING THE STRESS FROM MONEY ISSUES, CAN GO A LONG WAY IN HELPING A PERSON THROUGH RECOVERY

- Financial Planning grounds you when you feel hopeless for a loved one in crisis.
- For your loved one: stress caused by finances is a common trigger for relapse

## YOUR TUTOR FINANCIAL ADVISOR WILL WALK YOU THROUGH THE STEPS



### FINANCES AND RECOVERY

- Help your loved one without sacrificing the livelihood of your family.
- Ensure that your loved one maintains their potential eligibility for financial assistance.



### PROTECTING YOURSELF

- Learn how you can protect your assets.
- Ensure that you are not leaving money to someone who is neither emotionally or intellectually capable of managing financial affairs.



### CREATING ACCOUNTABILITY

- Facilitate the conversation about the addict's impact on others.
- Help you learn to set boundaries and hold each other accountable.



### FACILITATING INDEPENDENCE

- Improve emotional confidence that comes with financial literacy, budgets, and spending activities by providing financial coaching. Emotionally healthy and confident people make better choices about relationships, careers, and other major aspects of their lives.

## TAKE THE STIGMA OUT OF SUBSTANCE ABUSE DISORDER:

Tutor Financial Advisors offers online financial coaching and advisement using state-of-the-art technology to demonstrate important financial concepts. This means fewer family decisions are made from emotion. **Let's set up a complimentary conversation to assess your situation.**

**michael@tutorfinancial.com**



**Tutor**  
FINANCIAL ADVISORS  
*Educate, Evaluate, Execute*

[www.tutorfinancial.com](http://www.tutorfinancial.com) • 919-629-0178