



RECOVERY IN FOCUS · GROUP CURRICULUM · FACILITATOR GUIDE

Payday, Money & the Brain

The check-day effect, money cues, and the payday plan. Four parts, two group classes.

Topic category (billing anchor)	Trigger Identification and Management / Relapse Prevention, with Recovery-Centered Life Skills
Clinical focus	Income arrival as a scheduled high-risk window; money-linked cue reactivity in both directions; impulse-friction skills; structured payday planning
Evidence base	Relapse Prevention (high-risk situation planning) · CBT (cue and impulse work) · stimulus-control strategies
Format	One participant packet · two group classes of about 2 hours each · Class 1 = Parts 1–2 · Class 2 = Parts 3–4
Group rules	2 to 12 clients, same time · at least 1 active Medi-Cal beneficiary · no minors mixed with adults

This file: facilitator guide

class agendas, scope guardrail, FIRP

Companion file: participant packet (print one per member) 4 parts · 8 exercises · 1 vignette · friction audit · payday plan

FACILITATOR GUIDE

How to run this session

- **MONEY SHAME IS THE BARRIER:** members will discuss relapses more freely than debts. Normalize from the front ("money problems grow in the dark and shrink on paper") and never ask for amounts, balances, or debts in group.
- **LINK:** the check-day pattern is close to universal in SUD treatment populations; Exercise 1's hands will prove it in the room. Let the recognition land before teaching.
- **TIME THE SESSION WELL:** if you can, run this module in the week before the 1st or a common payday; Exercise 8 item 1 is designed to give most members a live test within two weeks.
- **PRACTICAL OVER MORAL:** the session has no position on how members should spend money generally. It targets one window and its mechanics. Keep budgeting philosophy, debt advice, and financial-planning tangents out; route them to case management.

Mixed-functioning group adjustments

- Read everything aloud. The friction audit works as a show-of-hands walk-through.
- Lower-functioning rooms: run the whole session on the window concept, the first-hour move, and one friction fix. Members can set up the move-before-mood routine with their counselor or payee.

SCOPE AND SAFETY GUARDRAILS

Stay in scope: this is trigger management, not financial counseling. No advice on debt consolidation, credit, taxes, or investments; route money-management needs to case management or community resources. Members with representative payees or court-ordered obligations build those into the plan as fixed facts, never debated in group. **Gambling crossover:** the friction audit will surface betting apps; handle via the Betting session's framing and keep this session on the money window. A member whose primary pattern looks like gambling disorder gets individual follow-up and referral consideration. **Dealer contacts in phones:** Exercise 6 may prompt live contact-deleting energy; support it, and remind members that blocking and deleting is theirs to choose, not group-coerced. **Overdose risk teaching moment:** the check-day effect includes fatal overdoses; where appropriate for your room, tie to the facility's naloxone access and the tolerance-collapse warning for anyone recently abstinent. **Benefits and payees:** discuss respectfully; a payee arrangement is a tool some members chose or accepted, not a punishment, and the session's logic (move before mood) is exactly what a payee automates.

HOOK SOURCE NOTE: the check-day effect is a replicated finding: studies have documented increases in drug-related hospitalizations, overdose deaths, and substance use in the days following paycheck and benefit disbursement (the "check effect" literature; e.g., research on SSI/disability payment timing and mortality spikes around the 1st of the month). Present as "studies tracking hospital data" and keep numbers approximate ("a clear spike"). The clinical consensus side (counselors' busy days) is fair to present as consensus.

CLASS 1**Parts 1 and 2 (about 2 hours)****Opening (10 min)**

Frame: *"Most triggers ambush you. Tonight's trigger makes an appointment: it has a date, it arrives on schedule, and it fades in days. That makes it the most plannable risk you own."* Icebreaker: "Without any amounts: what's the first thing money used to mean to you, one word?"

Part 1: The Check-Day Effect (40 to 50 min)

Teach (5 min or less): the hook (the measured spike), then the mechanism: craving unchanged, obstacle removed, old sequence re-armed, window closes within days.

PLAIN "What did the first hour after money used to look like, step by step?"

DEEPER "If the craving didn't change on check day, what did? And what does that tell you about where to aim the plan?"

- **Exercise 1** (yes/no): item 1 (payday was a using day) establishes the room's shared pattern; item 3 (know my next three check dates) sets up the planning frame.
- **Exercise 2** (my window): go around on "how long did your window last?" The answers cluster around days, which proves the session's central claim: you only have to outsmart a weekend.

Part 2: Money as a Cue (50 to 60 min)

Teach (5 min or less): the three cue forms (cash in hand, the balance in the app, broke-and-behind) plus celebration logic, and the both-directions point: having and lacking money both cue, and each gets a different tool.

- **Exercise 3** (my money cues): private ratings; go around on which FORM is strongest, never on amounts.
- **Exercise 4** (yes/no): item 2 (money shame kept the whole picture from my team) is the clinically loaded one; invite, never press, and follow up individually with members who raise it.

Close Class 1 with the talk-it-out questions. Assign: before next class, find your next two check dates and notice what the days around the last one actually looked like.

CLASS 2**Parts 3 and 4 (about 2 hours)**

Opening (10 min)

Check in on the noticing assignment: anybody's last check day look different now that the pattern has a name?

Part 3: The Fast-Money Layer (50 to 60 min)

Teach (5 min or less): friction removal as the modern change (instant transfers, one-tap buying, buy-now-pay-later, betting apps, dealers taking cash apps), and the clinical point: friction is protective and gets reinstalled on purpose. Cross-reference Hooked by Design by name.

- **Teresa vignette + Exercise 5:** read aloud. Board "I made it wait a day, and it didn't survive the wait." Question 1's three stacked conditions: fresh payday, late-night boredom, phone in hand (the room should find all three). Question 3 (your missing delay) is the bridge to the audit.
- **Exercise 6** (the friction audit): walk it item by item with hands; the "fastest path" line is each member's priority target. If members want to delete contacts or apps on the spot, make room for it.

Part 4: The Payday Plan (45 to 55 min)

Teach (5 min or less): move before mood; the four pieces (first-hour routine, window plans, friction fixes, a legitimate celebration outlet); obligations built in, not ignored.

- **Exercise 7** (the plan, drafted): written by all; every member reads one piece aloud, their choice which. The accountability line (one person who knows the plan exists) gets a name before anyone leaves.
- **Exercise 8** (yes/no): item 1 identifies who has a live test inside two weeks; those members get named follow-up at the next session.
- **Skill of the day:** the first-hour routine on the next real check. Promise the check-in and keep it.

Close with the group questions and the summary read aloud. End on rehearsal, not fear: the most dangerous day of the month becoming the most rehearsed.

FIRP scaffold (one note per member, per class)

Class 1. Focus: member's relapse-prevention objective, plus today's topic: income arrival as a high-risk window and money-linked cues. **Intervention:** *Educated group on the elevated post-disbursement risk window documented in clinical research, including cue-sequence reactivation and the time-limited nature of the window; guided each member in mapping personal disbursement dates and historical risk windows; educated group on money-related cue forms (cash contact, balance notification, financial-stress states, celebration rationalization) with individual cue-strength self-assessment; linked members' patterns and processed responses without solicitation of financial details.* **Response:** individualize; note any shame-related withholding disclosed for individual follow-up. **Plan:** identify upcoming disbursement dates; return for Class 2.

Class 2. Focus: same objective, plus today's topic: impulse-friction strategies and structured payday planning. **Intervention:** *Reviewed cue observations; educated group on transaction-speed risk factors (instant transfer applications, stored payment credentials, deferred-payment services, gambling applications) and friction reinstallation as a stimulus-control strategy; facilitated vignette analysis of a delay-based intervention; guided each member through a personal friction audit and the drafting of a written payday plan (immediate funds routing, scheduled high-risk-window activities, two friction modifications, planned reward, accountability contact); assigned plan execution on the next disbursement date.* **Response:** individualize, including gambling-pattern referrals where indicated. **Plan:** execute first-hour routine on next check date with report-back; case-management referral for money-management needs where requested.

COMPLIANCE NOTES: 2 to 12 clients, same time; at least one active Medi-Cal beneficiary; no one 17 or under mixed with adults (outside a certified school site). Facilitator: licensed/registered clinician or certified/registered AOD counselor, in scope. Participant list each class; one note per member per class with attendance plus that member's specific response, provider-signed, finalized within 3 business days (service day counts as day 0), tied to that member's problem list or objective. No financial advice is given; money-management needs route to case management; the session stays on trigger management and relapse prevention.