

## Article 9—Finances in sobriety (1.7.16)

by AUTHOR

Years ago, I was celebrating someone's birthday at an upscale restaurant I couldn't afford to be sitting in. Exposed rafters, linens, heavy flatware. In my twenties, armed with a credit card, I often pretended to be a grown-up with my friends. Looking back, this is pretty much all I did in life. We'd been drinking most of the day already and my tongue felt like I'd been holding it to the end of a 9-volt battery. I couldn't taste any of the expensive food I was supposed to be savoring. I don't even remember whose birthday it was anymore, but I'm sure I'm still paying that credit card off.

I've always gravitated toward people who spent money they don't have on alcohol they didn't need. If I have one skill in life, it's being able to zero in on people just like me. I remember someone pouring themselves another way-too-full glass of red wine and laughing, "I don't even want to think about how much money I spend on this a year."

*This.*

It was such a half-considered, ambiguous word, but it's always stuck with me. By then, "this" had already gotten me into some trouble, but the worst hadn't even arrived yet. The DUI, the broken engagement, and lost jobs were all still around the corner. It'd be impossible for me to tally up the total of damage alcohol has wreaked on my life—financially and otherwise. I could never tell you how much I've actually spent on alcohol in the hopes of feeling confident, being taken seriously, finding acceptance, getting women to take interest in me, smoothing over problems, and drowning out the noise of reality. That'd be the emptiest math problem ever.

I once got drunk and signed up for Mint.com, interested to see where all my money was going. The instant I linked my bank account, I was horrified—but in a "No shit" sort of way. I watched as all these pie charts and jagged line graphs happily danced across my computer screen, showing that I was spending an insane amount on "Food & Entertainment" and "Groceries." And since there's a liquor store at my local Kroger, I knew my money wasn't going toward short ribs and swordfish. I was something of a professional alcohol launderer in that way—I hid booze spending in plain sight. I even took over the weekly task of buying groceries for my family so I could control it: I'd intentionally not spend \$40 somewhere so I could replace it with \$40 in Grey Goose. No one would notice. Then, that math got greedier: the \$40 could be better spent on cheaper vodka and, therefore, more of it. (I've since deleted my Mint.com membership.)

Spending money on alcohol didn't "count." There was always room for it. Alcohol was oxygen. It was never a conscious expenditure—it was just something that needed to be paid for. \$60 for a new shirt? No fucking way. \$60 for a bar tab? Well, that's just the cost of a good night out. In college, I went from wearing Patagonia pullovers to, almost overnight, being the drunkest guy at the bar in flip-flops and secondhand Gap shorts. Later, with a family, it started to take shape in how I could have a perfect, messy buzz on a Sunday afternoon but my kids couldn't have new shoes.

**Comment [LH1]:** I'm a little confused by this "this"—does it mean sitting in expensive restaurants or pretending to be something/someone else?

**Comment [LH2]:** So brilliant this image

**Comment [LH3]:** Delete

**Comment [LH4]:** maybe a half-sentence here explaining what Mint.com is?

**Comment [LH5]:** I don't think this half of the sentence says anything more specific than the first half—it's just about being horrified without elaborating on it

**Comment [LH6]:** Maybe delete? I don't think they meant to be happy?

**Comment [LH7]:** So awesome

**Comment [LH8]:** Maybe tell us that you deleted it immediately or after the first month? The timing here is vague.

**Comment [LH9]:** This is all so well written!

Part of the allure of drinking is that I was never thinking about tomorrow, let alone five seconds from now. I was only worried about my next drink. This explains all the financial nonsense I eventually found myself in: thorny back taxes, 1099-MISC forms, ignoring filing dates altogether. I'm not much of a planner but if you seat me at a bar, I'm suddenly Bobby Fischer, plotting out the next five moves. Maybe we can squeeze in another quick drink before you go. Maybe we can meet up with another group of friends later at a bar across town before one of our wives starts to check her watch. If only I'd been able to apply that thinking in areas that mattered. I don't know how many times I've dismissively accepted a \$250 dinner tab for a bunch of "friends" saying, "Sure, that's fine," "I've got it," and "My pleasure." As I'm waving my Discover card around, I'm screaming at myself. I just wanted them to like me when, in the end, I hated my inability to understand cause, effect, and consequence. Inside, I was just a little kid who wanted friends.

**Comment [LH10]:** silently?

Drinking, for me, had largely been about keeping my brain running just fast enough to never notice how sad I am. I remember it creeping in around age ten. My parents never talked about how little money we had, but it was obvious from all our Christmas shopping at K-Mart and Odd Lots that our financial health was a lot like the sputtering, low-buzz fluorescent lights in those stores. I could feel depression bobbing outside my brain like a black balloon. We were less than others. I decided I had to keep that feeling outside—I couldn't ever let it find its way in. Later, I was dimly aware that the more I spent, especially on drinking, the more balloons lurked outside.

**Comment [LH11]:** Fluorescent

**Comment [LH12]:** I might switch these 2 sentences around. "We were less than others I could feel depression..."

In the same way, I've always been an impulse spender. It's the quickest way to close off some empty valve inside myself. I see something, I buy it. One time when I was 14 or 15, I bought a Super Nintendo with a starter credit card my parents had given me to help get my credit score started. It didn't work the way they wanted. I have an alcoholic brain, so I saw that \$250 balance and quickly maxed it out. I took the SNES box home, immediately flooded with buyer's remorse. I hid the game system from my parents under my bed like a refugee under the floorboards. I don't think I played it once before I returned it. I knew I couldn't afford it even while I was paying for it. I have zero impulse control, which makes me the worst kind of alcoholic: I know I can't afford to have a fourth shot on a Tuesday night, but I'm going to invent every possible reason I can. I lived every day like tomorrow would suddenly be a snow day, even in June.

**Comment [LH13]:** This line is so awesome

When it comes to drinking, numbers aren't real. It's all Monopoly money. Up until recently, overdraft fees and not knowing how much I had in my checking account was pretty commonplace. The ATM screen would routinely be the way I discovered I had less than zero to my name. I didn't care about actual bills. Due dates were sci-fi futures I'd never live long enough to see, let alone have to pay for. The second I quit my job, the very first thing I worried about was booze. I'm not even joking. I couldn't possibly brave this new reality without it. It was the reason I didn't have a job and it was now the one thing that was going to keep me from going insane. I opened a credit card specifically to keep my drinking alive—with a 19.5% interest rate. I'll never forget when that card

**Comment [LH14]:** "my"?

**Comment [LH15]:** time sound unsure here—maybe "and yet somehow it would also be the thing that was going to keep me from going insane"

arrived; I activated that bastard from a barstool. I even gave the bartender a 50% tip that day just because I felt suddenly rich.

I kept thinking I'd find a job—that the family loans and 401K-cashing was all just temporary—but it's a snake swallowing its tail. The longer I was adrift, the worse it got. None of the money I spent on drinking was real, but the drinking was. My job application skills certainly weren't getting sharper.

**Comment [LH16]:** delete? this seems to come out of the blue here

When I finally stopped drinking, I had a ridiculous urge to spend my way into sobriety. My alcoholic tendencies were swinging in the other direction. I was going to throw money at the problem: new clothes, new books, new music. It was more than an impulse—it was a necessity, just like sneaking an extra glass of wine when no one was looking. I had to learn that financial sobriety is exactly like sobriety itself: it's about being honest with myself and living within my means. Stay within my box, keep my side of the street clean, no more pretending. This is as novel a concept to me as it is ridiculously simple. I have a certain amount of money and that's it. I have no credit cards throbbing in the back of my wallet, calling out to me to make the great lie of my life real. (I will, however, admit to missing the surprise of getting books on my doorstep that I ordered from Amazon in a blackout.)

In the end, money isn't the currency I use in sobriety. It's truth. It's the only currency that carries any weight in my bankrupt world. I don't ask myself questions like, "Do you need that?" And in sobriety, you discover that reality answers a lot of questions for you: childcare costs, auto repairs, medical emergencies. My finances aren't nearly as messy now. They're not reckless or blind. They're still in recovery—wounded, tentative, and on installment plans. (I've had more than one heart-to-heart conversation with a credit card specialist.)

**Comment [LH17]:** Maybe one more sentence here—you don't ask that questions because you know the answer is you can't afford it?

**Comment [LH18]:** Not sure you need this

There are no shortcuts, no real loans, and no IOUs in life. When you're drinking, you've divorced yourself from reality. Being sober means never again putting on a suit I can't afford, sitting in a restaurant I can't afford, and surrounding myself with strangers I won't know a year from now—just to say I'm there. In a lot of ways, that describes the prison of drinking. I have to invest in the now. Sometimes the smartest thing I can do is to not spend, saving a dollar here and there and reveling in the fact that I can, for the first time, put money away because I'm sober. I have things to show for my spending now: clothes on my kids' back, books lining shelves, paid bills. Most of all, I have a sense of pride in myself that drinking had slowly robbed from me over the years. Tomorrow always comes due and it's my job to make sure it all balances out.

**Comment [LH19]:** I'm not sure these two follow seamlessly

**Comment [LH20]:** I would end here—delete last sentence