Pocket Book — my finances

Start with — *"No one (can, should, shouldn't)..."* or *"Others (can, should, shouldn't)..."*

Example: *No one should interfere with my job security. → (fired)*

References: Column 3 Instructions | Common Fears | Examples

How to Identify This Area

If my income, expenditure, assets (including property), or liabilities are harmed or threatened, my **pocket book** is affected. *(ref. 02-column-3.md)*

Using Bill's actor metaphor from Step Three — Pocket Book **relates to my finances.** It is where the situation touches my money, my livelihood, my material security. It is the financial dimension of the resentment — what this situation costs me, threatens to cost me, or prevents me from earning.

How to Write It

Start each sentence with **"No one should..."** or **"Others should..."** and write a statement about how the situation affects or threatens your finances. Then bracket the fear.

Pocket Book entries often overlap with Security, but the distinction is that Pocket Book is specifically about **money and material outcomes** — income, costs, assets, debts, job security, career advancement. Security is about broader needs for wellbeing.

Template:

- No one should _____. *(_____)*
- Others should _____. *(_____)*

Tips:

- Pocket Book is specifically about **finances** — income, expenditure, assets, liabilities, job security, career
- If it's about what you need to be okay in a broader sense, that's Security
- Not every resentment will have a Pocket Book entry — some situations don't affect finances (it's okay to write "No money involved here")
- Be specific about *how* finances are affected: income, expenditure, assets, or liabilities
- No *"I think..."* or *"I feel..."* statements *(ref. p.62-¶1)*

Examples from the Inventory

- *"No one should interfere with my job security." (fired)* — #1 Mr. Brown
- *"No money involved here."* — #2 Mrs. Jones
- *"No one should challenge my ability to do a good job." (terminated)* — #3 My Employer
- *"No one should look down on my ability to provide for my family." (bad provider)* — #4 My Wife
- *"Others should value my generosity." (not valued)* — #5 Susie
- *"No one should prevent me from getting ahead in my career." (not having enough)* — #6 Mr. Brown Alternate
- *"No one should put their spouse's comfort above the welfare of their children." (deprived)* — #7 My Father
- *"No one should interfere with my financial security." (unsuccessful)* — #8 My Sister
- *"No one should make treatment to heal so expensive or out of reach." (hopeless, helpless)* — #9 God Does Not Care About Me
- *"Others should see that I have enough Money to attract someone." (ignored, alone)* — #10 Not Fulfilled Without a Relationship
- *"No one should have to spend so much money to get love!" (soul is dying, hopeless, can't be fixed)* — #11 I Am Unloveable

- *"Others should help me succeed and give me a break." (unsuccessful, unwanted, alone)* — #12 Not OK Without Money

Additional Examples

These additional examples show the four dimensions of Pocket Book and how to identify them.

Income:

- *"Loss of income. Value: 15% of my income."* — Gillian (client's employee who criticised my work)
- *"If they don't like my work, they will not commission more. Affects my income."*
- *"I might lose my job and my income."* — Susan (company director who disagrees with me)

Expenditure:

- *"Because the washing machine broke, I will have to pay £200 to have it repaired. Affects my expenditure."*

Assets:

- *"When the stock market goes down, my savings drop. Affects my assets."*

Liabilities:

- *"When interest rates go up, my credit card debt increases faster. Affects my liabilities."*

Not applicable:

- *"No money involved here."* — #2 Mrs. Jones

Notice how specific the best Pocket Book entries are. Instead of *"It affects my money,"* they identify the exact financial dimension: *"Loss of income. Value: 15% of my income."* The more specific the entry, the more useful it is — both for understanding the resentment and for later work with a sponsor.

Common Fears Under Pocket Book

These fears commonly appear under Pocket Book in the inventory. Each one is what I'm afraid will happen to my financial situation.

- **alone** — *"Wives stick by their husbands no matter what."* — #4, #9, #10, #12 | fear example
- **bad provider** — *"No one should look down on my ability to provide for my family."* — #4
- **can't be fixed** — *"No one should have to spend so much money to get love!"* — #11
- **deprived** — *"No one should put their spouse's comfort above the welfare of their children."* — #7
- **fired** — *"No one should interfere with my job security."* — #1
- **helpless** — *"No one should make treatment to heal so expensive or out of reach."* — #9
- **hopeless** — *"No one should make treatment to heal so expensive or out of reach."* — #9, #11
- **ignored** — *"Others should see that I have enough Money to attract someone."* — #10
- **not having enough** — *"No one should prevent me from getting ahead in my career."* — #6
- **not valued** — *"I need others to see my value as a person to be okay."* — #2, #3, #5, #6 | fear example
- **soul is dying** — *"No one should have to spend so much money to get love!"* — #11
- **terminated** — *"No one should challenge my ability to do a good job."* — #3
- **unsuccessful** — *"No one should interfere with my financial security."* — #8, #12
- **unwanted** — *"A real man is wanted anywhere."* — #2, #4, #6, #10, #11, #12 | fear example

Deeper Understanding

Pocket Book is the most concrete area of self — it deals with material outcomes that can often be quantified. But the examples show that even financial resentments are rarely just about money.

In the **person-based resentments** (#1–8), Pocket Book entries focus on job security and providing:

- *"No one should interfere with my job security"* (#1) — the fear of being fired
- *"No one should challenge my ability to do a good job"* (#3) — the fear of being terminated
- *"No one should look down on my ability to provide for my family"* (#4) — the fear of being a bad provider
- *"No one should interfere with my financial security"* (#8) — the fear of being unsuccessful

These are about more than money — they connect identity to earning, providing, and career success. The financial fear often reveals a deeper fear about self-worth.

In the **principle inventories** (#9–12), Pocket Book entries become more existential:

- *"No one should make treatment to heal so expensive or out of reach"* (#9) — money as a barrier to healing
- *"Others should see that I have enough Money to attract someone"* (#10) — money as a tool for love
- *"No one should have to spend so much money to get love!"* (#11) — the cost of belonging
- *"Others should help me succeed and give me a break"* (#12) — money as the solution to everything

Note that #2 (Mrs. Jones) has no Pocket Book entry — *"No money involved here."* Not every resentment touches finances, and it's okay to write that when the area doesn't apply.

The Four Financial Dimensions

The additional examples show that Pocket Book has four distinct dimensions, and naming which one is affected makes the entry much more useful:

Dimension	Question	Example
Income	Does this affect what I earn?	*"Loss of income. Value: 15% of my income."*
Expenditure	Does this cost me money?	*"Washing machine repair: £200."*
Assets	Does this affect what I own?	*"Stock market down — savings drop."*
Liabilities	Does this increase what I owe?	*"Interest rate up — credit card debt grows faster."*

When writing Pocket Book entries, try to identify which dimension is affected and, where possible, quantify it. *"Loss of income: 15% of my income"* is far more useful than *"It might*

cost me money."

When Money Isn't Really About Money

The principle inventories (#9–12) reveal that Pocket Book entries are often about something deeper than finances:

- *"No one should make treatment to heal so expensive or out of reach"* (#9) — money as a barrier to healing
- *"Others should see that I have enough Money to attract someone"* (#10) — money as a tool for love
- *"No one should have to spend so much money to get love!"* (#11) — the cost of belonging
- *"Others should help me succeed and give me a break"* (#12) — money as the solution to everything

In these entries, money is not really the issue — it's what money represents: safety, worthiness, love, control. The financial dimension is the surface; the spiritual dimension is underneath. The inventory reveals both.

What Pocket Book Reveals About "My Way"

Pocket Book and Security are areas that genuinely matter — we do need income, we do need to manage our finances, we do need material stability. But the inventory often reveals that I have turned legitimate financial preferences into demands with emotional charges attached.

The distinction matters: *"I prefer to be paid on time"* is a preference — I can take action to encourage it without emotional involvement. *"They MUST pay me on time or I'll be furious"* is a demand — I've attached my serenity to someone else's behavior. The first allows me to manage my finances calmly. The second guarantees resentment.

The experience of recovery suggests that when we serve God and do the next right thing, material needs tend to be met — not always on our timeline or in the form we expect, but met. The fear-driven hoarding and controlling that characterizes most Pocket Book resentments actually makes financial management worse, not better.

This list is not exhaustive — your inventory will reveal pocket book patterns unique to you. Use this as a starting point to help identify how each resentment affects your finances.

From the Big Book Awakening Step Four guide at bigbook.it/step-4/ · a page of the guide, not the workbook itself: the workbook's own pages are linked from “Originals & sources.” · source pocket-book.md