

THE FINANCIAL RISKS OF ALCOHOL ABUSE

When it comes down to alcohol abuse, there's no denying the monetary effects of it. Whether you live in New Hampshire, North Carolina, or Texas, every drink comes with a price. And if you're not careful, alcohol dependence can lead to a devastating downward spiral. We're talking eviction notices, delinquent bills, excessive court fees, credit score dropping, job loss, and more. You can even lose your family and custody of your children. Not to mention, alcohol problems can limit your success. Just think about that. Can you afford to lose everything you worked so hard for? Is alcohol addiction worth your life? We're certain with just a little information, you will quickly realize why practicing alcohol abstinence is the best financial decision for you.

Are you ready? Let's get started

HOW EXPENSIVE IS ALCOHOL ABUSE?

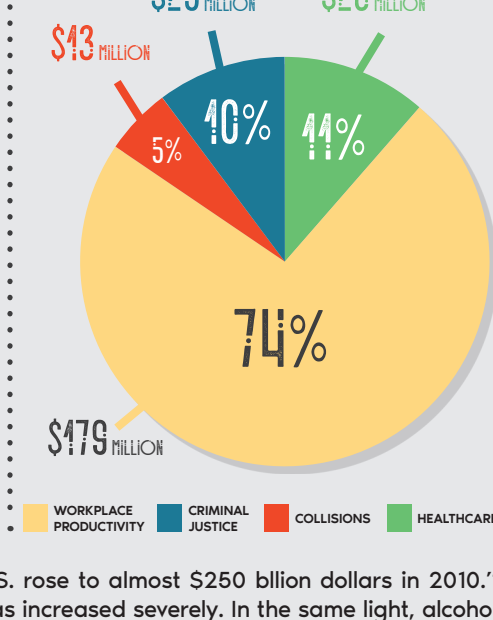
WHAT EXCESSIVE DRINKING COSTS



AVERAGE COST OF BINGE DRINKING



BREAKDOWN OF ECONOMIC COSTS



According to the Center for Disease Control and Prevention, "excessive alcohol use in the U.S. rose to almost \$250 billion dollars in 2010." Considering that alcohol abuse has nearly doubled since then, the cost of alcohol problems has increased severely. In the same light, alcohol has also become more accessible in a wide range of states. Which means national consumers are spending more money on alcohol.

HOW CAN ALCOHOL ABUSE DESTROY YOUR FINANCES AT HOME?

Whether you rent or you own a home, alcohol abuse is one of the quickest ways to destroy your family. Individuals suffering from alcohol addiction suffer from poor money management. As a result, the inability to manage your money properly can lead to high-level depression and stress. With this in mind, high levels of depression and stress encourage people with drinking problems to self-medicate themselves by consuming alcohol. Due to the desire to escape the mental depression and anxiety that most alcoholics experience, binge drinking has a self-fulfilling dynamic. In other words, the more that you give in to your addiction, the more money that you lose, which causes you to consume more alcohol. Which means, people struggling with alcoholism are taking money out of their home.



DOMESTIC ABUSE

Drinking can increase a person's likelihood of getting into fights, displaying disorderly conduct in public, driving under the influence, and becoming involved in domestic disputes or violence.

NEGLECT OF IMPORTANT DUTIES

Alcohol impairs one's cognitive functions and physical capabilities, and this, at some point, will likely result in neglect of responsibilities associated with work, home life, and/or school.

JOB TERMINATION

Employees who binge drink or drink heavily are prone to absenteeism or presenteeism. Long-term drinkers may have to exit careers earlier than planned in order to manage health problems.

HOSTILE LIVING ENVIRONMENT

92% of victims of domestic violence reported that the assailant had used alcohol or other drugs on the day of the assault. Another study found that of those individuals who attack a partner, 60-70% had abused alcohol.

EXTENDED TIME NURSING HANGOVERS

Alcohol has various short-term side effects, such as hangovers. The physical state of a hangover may be temporary, but it can significantly disrupt a person's ability to meet commitments as well as invite unhealthy behaviors, such as poor eating and a lack of exercise.

FACING FINANCE TROUBLE AFTER BEING CONVICTED FOR DRIVING UNDER THE INFLUENCE OF ALCOHOL



A FIRST-TIME DUI CAN COST YOU AT LEAST \$20,000 NOT INCLUDING ADDITIONAL FEES

BUT WAIT! THERE'S MORE!

IT'S NO SECRET!

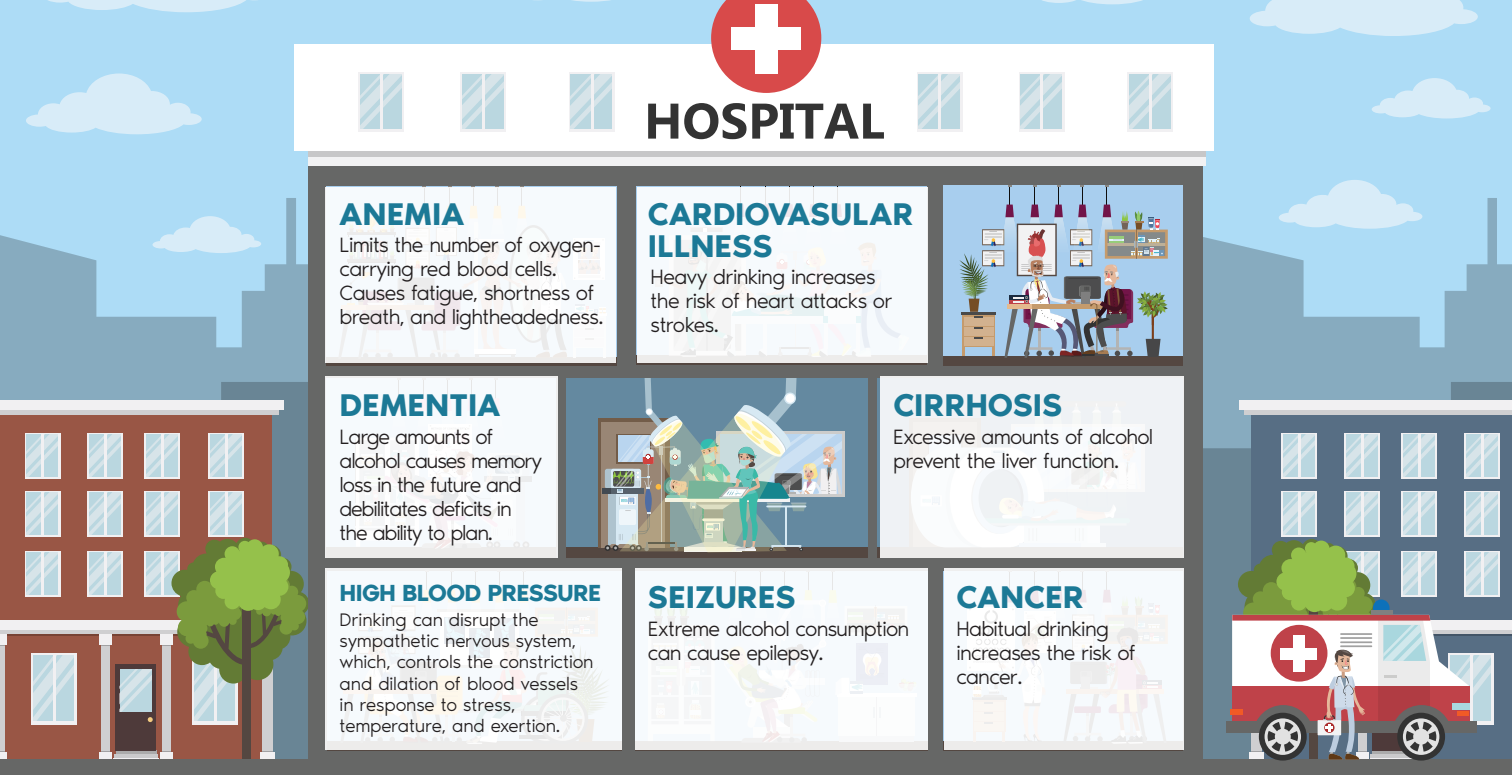
Everyone knows how expensive alcohol abuse and use is, while driving. **BUT DID YOU KNOW** that driving under the influence could be one of the most expensive mistakes you will ever make? Off the mark, being convicted for a DUI can **COST UP TO \$20,000 OR MORE**. And that doesn't even include the additional fees included for property damage and other people.

Average Expenses of a DUI or DWI Arrest and Conviction Fees

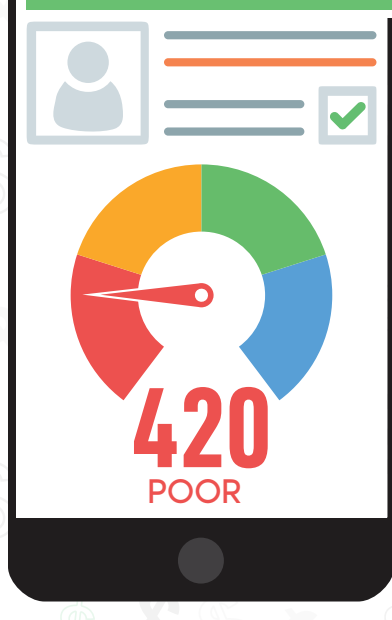


CAN I AFFORD TO FINANCE HEALTHCARE FOR ALCOHOL ABUSE TREATMENT?

For people who need alcohol abuse treatment in New Hampshire and other parts of the country, **medical healthcare is expensive**. According to Alcohol Policy MD.com "Annual health care expenditures for alcohol-related problems amount to \$22.5 billion." What this means is that healthcare for treating alcoholic addictions can have a dramatic impact on your finances. In most cases, heavy drinking in need of treatment for an alcohol-related condition should **expect to have copays, transportation costs, and lost wages**. On top of that, individuals considering inpatient alcohol rehab may lose their job.



HOW DOES ALCOHOL ABUSE IMPACT MY CREDIT SCORE



If you think alcohol abuse can't affect your credit score, guess again. One of the biggest symptoms of alcoholism is neglecting responsibility. As mentioned before, alcohol is an escape drug. With this in mind, individuals in need of alcohol rehab treatment may choose to spend their bill money on alcohol. Therefore, if you have college loans, **one missed payment can set you back 100 points or more**. Granted you only missed one payment, you might miss a payment on 20 different loans at once. As a result, your credit score will instantly drop. Even worst, this mistake will haunt you for years to come in your credit report. Consequently, you will have a hard time financing a new car, buying a new home, or taking out business loans.

On top of that, individuals struggling with alcoholism have a **tendency to put their drug addiction before their finances**. With this in mind, heavy drinkers have a habit of spending more money than they actually have. Due to the circumstances of their habit, substance abusers tend to go over their credit limit. Eventually, this causes alcoholics to go over 50% of their credit utilization. Henceforth, causes their credit score to drop.

WHAT YOUR LOCAL WINE AND SPIRIT STORE DOESN'T WANT YOU TO KNOW

THE WINE AND SPIRIT INDUSTRY IS A **BOOMING MARKET**. And, it's all being fueled off of your hard earned dollars.



If you or a loved one is struggling with alcohol addiction, we offer excellent outpatient and in-patient alcohol rehabilitation treatment facilities here at GateHouse Treatment. Contact us today at **(855) 448-3588**. You can **heal**, and we can **help** you achieve long-term sobriety through long-term treatment.