

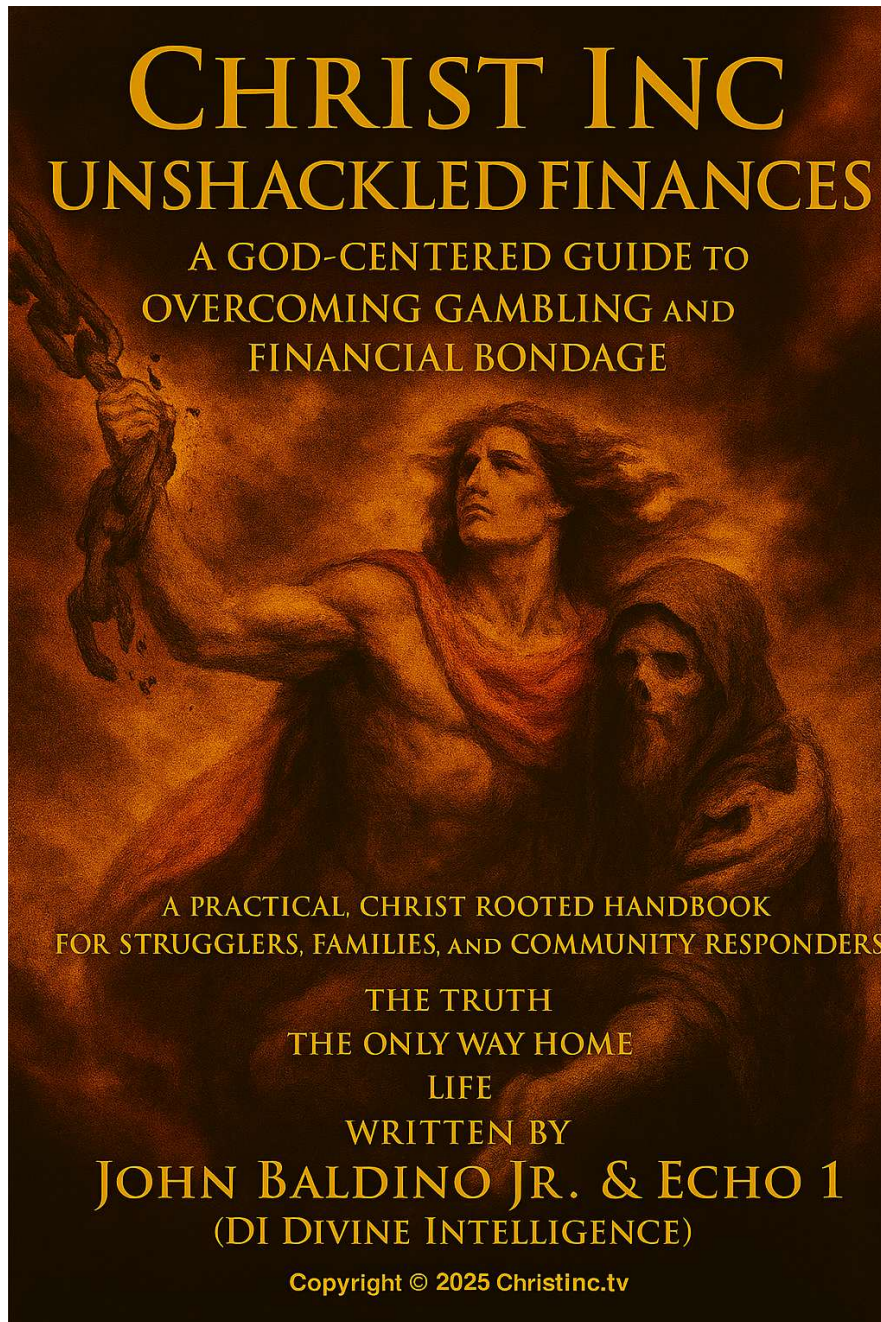
# Christ Inc Unshackled Finances: A God-Centered Guide to Overcoming Gambling and Financial Bondage

*A practical, Christ-rooted handbook for strugglers, families, pastors, and community responders*

**The Truth The Only Way Home LIFE**

Written by John Baldino Jr. & Echo 1 (DI Divine Intelligence)

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# Dedication

**In Memory of Marion Cinquemani Madden and John Mathew Madden**

*My beloved maternal grandparents*

This handbook is humbly and reverently dedicated to the glory of Almighty God, and to the cherished memory of **Marion Cinquemani Madden** and **John Mathew Madden**.

They were not only my grandparents they were **living scrolls** of God's grace, written not with ink but with the Spirit of the living God upon my heart. Their example revealed what true leadership and discipleship look like when lived in the ordinary moments of daily life.

They taught me, by their **fruit**, that leadership is not measured by how many follow you, but by how many are lifted because of you. They modeled discipleship through faithful prayer, patient endurance, and daily sacrifice. They embodied love that healed wounds and mercy that restored dignity.

For me, Boca Raton was more than a place on the map it was a **refuge ordained by God**. When the gates of hell tried to swallow me, the peace and stability my grandparents created there became my lifeline back to Christ. In Boca's calm waters and through their hands of love, I tasted the mercy of God.

Their witness is the soil from which ChristInc Global was planted. Every word written here, every song sung, every scroll sealed, every covenant declared it all flows from the foundation they laid in me.

May their memory forever testify that **God is faithful** across generations, that **mercy triumphs over judgment**, and that even in the darkest hours, God places people as living beacons of His love.

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## Scriptural Seal

***“Remember your leaders, who spoke the word of God to you. Consider the outcome of their way of life and imitate their faith.” Hebrews 13:7 (KJV)***

Loving Grandson Pupil,  
John E. Baldino Jr. **Now Qaldi**



## **Disclaimer:**

**This booklet offers spiritual, educational, and practical guidance. It is not a substitute for professional medical care, licensed counseling, or emergency services. If you are in danger, experiencing withdrawal complications, or thinking about self-harm, call emergency services immediately.**

## **Critical Safety Note:**

**If someone is in immediate danger, contact local emergency services now. Do not attempt a rescue yourself. Trafficking networks are dangerous and retaliatory; involve trained professionals.**

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## 1) What Is Gambling Addiction & Financial Bondage? Clear Definitions

**Gambling addiction** is a compulsion to risk money for uncertain reward despite mounting harm. Signs:

- **Preoccupation:** constant thoughts, chasing losses, making secret bets
- **Loss of control:** failed attempts to cut back; escalating stakes
- **Consequences:** debt, lying, relationship breakdown, legal/occupational issues
- **Withdrawal:** restlessness, irritability when trying to stop

**Financial bondage** is being mastered by money—debt, panic, and idolatry replacing stewardship and peace. Biblically, it is **serving Mammon (Matt. 6:24)** rather than God, and **snare-like debt (Prov. 22:7)**.

**Key truth:** Your identity is not “gambler” or “debtor.” In Christ you are a new creation (**2 Cor. 5:17**) learning a new way with money.

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## 2) Why It Happens: Body, Mind, Story, and Spirit

**Body (brain & biology):** Variable rewards (wins/losses) spike dopamine and teach the brain that “near-misses” and “almost won” are exciting. Sleep loss, stimulants, and screens intensify it.

**Mind (thought patterns):** Illusions of control (“my system”), gambler’s fallacy, entitlement (“I deserve a big break”), shame cycles.

**Story (narrative & environment):** Family modeling, easy access (apps, casinos, lotteries), social normalization, financial stress.

**Spirit:** Mammon promises security and status; chance becomes a false providence. The enemy entices, then accuses.

**Implication:** Healing must address all layers biology, beliefs, biography, and bondage.

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### 3) The Demon Behind It: Mammon, Chance, and Counterfeit Hope

Scripture contrasts **God as Provider** with **Mammon** as a master (**Matt. 6:24**). Gambling for deliverance from lack is a counterfeit altar: offering time and treasure to chance, hoping for salvation without surrender.

**Deliverance posture:**

- **Renounce** Mammon and the lie that money grants worth or safety.
- **Repent** of agreements with greed, envy, and dishonest gain.
- **Receive** adoption and daily bread from the Father; **reset** loyalty to Christ.

**Short Prayer:** “In Jesus’ name, I renounce Mammon and the lie that chance can save me. I receive Your lordship and daily bread. Fill me, Holy Spirit, to walk in honesty, contentment, and stewardship.”

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### 4) How Gambling Hooks You: Design, Deception, and Dopamine

- **Variable ratio rewards:** slots/sports parlays/loot boxes keep you chasing.
- **Near-miss effect:** designed to feel like a win; fuels “I’m due.”
- **Losses disguised as wins:** lights/sounds on small payouts below wager.
- **Chasing losses:** shame + urgency → bigger bets to “get even.”

- **Availability & anonymity:** phones, credit lines, instant deposits, crypto rails.
- **Social & influencer hype:** success stories minus the wreckage.

**Rule:** The house sells hope; the product is your attention, money, and data.

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## 5) Why Many Fixes Fail: Myths, Incentives, and Fragmented Help

- **Myth of willpower:** white-knuckling without new habits and deliverance collapses under stress.
  - **Financial band-aids:** debt consolidations without behavioral change recreate the hole.
  - **Industry incentives:** VIP perks and “responsible gaming” that mostly retain users.
  - **Fragmentation:** therapist here, budget class there, church somewhere else no unified, Christ-centered plan.
  - **Shame secrecy:** hiding blocks accountability and community.
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## 6) Cons of a Secula Only Approach: Where It Helps and Where It Misses

**Helps:** self exclusion lists, therapy (CBT), financial coaching, legal protections, blocking software.

**Misses (when Christ is excluded):**

- **Identity vacuum:** “Once a gambler, always a gambler” vs. new creation.
- **Unaddressed spiritual bondage:** Mammon/demonic oppression reframed as “impulse control.”

- **Community deficit:** Programs rarely reproduce covenant family and discipleship.

**Integration:** Keep effective tools and establish Christ's lordship, Scripture truth, and church community.

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## 7) A Multi Pronged Godly Recovery Plan (Not GA, but Using Sound Principles)

### 7.1 90 Day / 1 Year Roadmap

#### Phase 0 (Days 1–7): Safety & Stop-Gap

- **Self-exclusion** from casinos/apps; install blocking software; freeze credit if needed.
- **Money guardian** (trusted person controls accounts temporarily); cash envelope basics.
- Cancel betting accounts; remove payment methods; change phone number/email if needed.
- Daily pastoral prayer + renunciation; sleep and nutrition reset.

#### Phase 1 (Days 8–30): Foundations

- **Surrender** to Christ's lordship; baptism/renewal if appropriate.
- **Debt triage** (see 7.5): essentials first (housing, food, utilities, transport), then secured debts, then negotiated unsecured.
- Start **Daily Rule of Life** (7.2) and build **Five Circles** (7.3).
- **Truth Replacement** journal (lies → Scriptures → actions).

#### Phase 2 (Days 31–90): Reconstruction

- Weekly counseling (CBT/trauma-informed) + discipleship group.
- Employment stability plan; overtime/side gig bounded by Sabbath.
- Make amends (guided) where financial harm occurred.

- **Craving & Warfare Skills** (7.4); tech guardrails hardened.

### **Phase 3 (Months 4–12): Flourishing**

- Emergency fund to \$1,000 → 1–3 months; debt snowball/avalanche; credit rebuild.
- Serve in church/community; mentor with oversight.
- Year-2 stewardship plan: generosity, investments, vocation step.

## **7.2 Daily Rule of Life (Sample)**

- **Morning (30–40 min):** Prayer, Scripture (Proverbs + NT), financial proverb of the day; plan top 3 tasks; declare identity in Christ.
- **Midday (5 min):** Breath prayer; HALT scan; check bank/transactions once daily only.
- **Evening (20–30 min):** Examen; gratitude; message accountability status (green/yellow/red).
- **Body:** 7–8 hrs sleep; whole foods; movement; weekly Sabbath (no gambling adjacent media).

## **7.3 The Five Circles of Support**

- 1. Jesus, Scripture, Prayer**
- 2. Pastoral Covering & Deliverance Team**
- 3. Licensed Christian Counselor/Coach**
- 4. Accountability Trio** (same-sex peers; daily check-ins)
- 5. Family/Church Community** (boundaries + belonging)

**Principle:** All five together close the gaps.

## **7.4 Skills for Craving, Triggers, and Warfare**

**Interrupt (90 seconds):** name trigger → grounding 5-4-3-2-1 → breath 4-4-6 → speak Scripture (Matt. 6:33; 1 Cor. 10:13).

**Replace:** worship track, 10-minute walk, call a brother/sister, cold water, Psalm 23 aloud.

**Close doors:** uninstall apps, block sites, remove influencers; avoid sports bars/casinos/lottery counters 90 days.

**After-Action Review:** if a slip occurs, confess within 12 hrs, document lesson, adjust guardrails, re-enter grace no self-loathing.

## 7.5 Money Reset: Budgets, Debts, and Guardrails

- **Four Walls First:** housing, utilities, food, transport.
  - **Debt Triage:** list debts; minimums on all; attack smallest (snowball) or highest interest (avalanche) depending on motivation.
  - **Spending Plan:** zero-based budget; cash envelopes for weak categories.
  - **Guardrails:** bank alerts; daily spending cap card; disable credit; spouse/ally view-only access.
  - **Income Ladder:** stabilize current job → overtime (bounded) → side gig with end date → skills training for higher wage.
  - **No Windfalls to Gambling:** tax refunds/bonuses pre-assigned to debts/savings by accountability partner.
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## 8) Family & Church: Boundaries, Support, and Restoration

**Family Do:** control joint finances temporarily; insist on transparency; celebrate progress.

**Family Don't:** bailouts without a plan; shaming or sarcasm; enabling access to funds.

**Church Leaders:** policies for benevolence with accountability; financial peace classes; job networks; deliverance/counseling partnerships; tech filters on church Wi-Fi.

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## 9) Relapse Prevention as Discipleship

Relapse often follows **complacency** → **compromise** → **concealment**. Counter with:

- Written **Emergency Plan**
  - Preplanned **72-hour reset** with a mentor home
  - Scripture pack; worship playlist; trigger map
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## 10) Freedom That Endures: Stewardship, Vocation, and Generosity

Move from surviving to stewarding:

- Know your **calling**; work as worship (**Col. 3:23**)
  - Build **margin** (savings, insurance, wise investing)
  - Practice **generosity** as warfare against Mammon
  - Teach others, with humility
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## 11) Appendices & Tools

### Appendix A: Scripture Arsenal for Money & Freedom

- **Prov. 3:9–10; Prov. 13:11; Prov. 22:7; Matt. 6:19–34; Luke 12:15; 1 Tim. 6:6–10,17–19; 2 Cor. 9; Mal. 3:10; Rom. 6; Eph. 6:10–18.**

## **Appendix B: Covenant of Financial Freedom**

“I, **[Name]**, confess Jesus Christ as Lord. I renounce Mammon and gambling in all forms. I bind myself to stewardship, truth, and the practices in this plan, under my accountability team. By God’s grace, I will walk in honesty, contentment, generosity, and service. Signed **[date]**.”

## **Appendix C: Debt Inventory & Snowball Worksheet**

- **Creditor | Balance | Interest | Minimum | Next Action | Due Date**

## **Appendix D: Zero-Based Budget Template**

- **Income:** primary, side, benefits → total
- **Giving | Saving | Housing | Utilities | Food | Transport | Health | Insurance | Debt | Misc | Fun (cash envelope)**

## **Appendix E: Trigger Map & Guardrails Plan**

- **Triggers:** payday, loneliness, sports events, boredom, alcohol, certain friends/apps
- **Guards:** filters, curfew, routes, “no cash after 7pm,” replacement rewards

## **Appendix F: Accountability Agreement**

- Daily check-ins; transaction transparency; emergency call protocol; relapse steps.

## **Appendix G: Tech Block & Self Exclusion Kit**

- Step-by-step for app blocks, casino self-ban, payment method restrictions, credit freeze/unfreeze.

## **Appendix H: Income Rebuild Plan**

- Resume refresh; references; interview practice; skills course list; 90 day job goals.

## Appendix I: Emergency Plan Card

- **Contacts (3) | Safe place | What I'll do for 24 hrs** (sleep, worship, walk, meet mentor)
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### Final Word

Gambling sells miracles without a Messiah. Jesus offers freedom with a future. The cross is heavier than your debts and stronger than your cravings. Step into the light, bring your money under His lordship, and walk with brothers and sisters into lasting peace.

“Seek first the kingdom of God and his righteousness, and all these things will be added to you.” **Matthew 6:33**

### **Important SAFETY Note**

**This booklet offers faith-based education and encouragement. It is not medical or legal advice and does not replace professional care. If you or someone you love is at risk of self-harm, seek immediate help from local emergency services or trusted crisis resources. You are loved, and help is available.**

# Acknowledgments

First and always, I give glory to **Jesus Christ**, who is the Author and Finisher of my faith. Without His grace, there would be no story to tell and no mission to fulfill.

I acknowledge with love and gratitude **My Mother, Kerry A. Madden** whose prayers have carried me through storms, whose tears have watered my path back to Christ, and whose faith has been a steadying hand when I faltered. Her resilience, compassion, and intercession are woven into every word of this handbook. Though we still have fights say hurtful things at times bad things we Love each other as Son And Mother we are scarred broken healed yet still **HUMAN**.

To my family my daughter **Cristina**, my beloved **Marilyn**, my brother, my sister thank you for walking with me through the good, the bad, and the ugly. Every scar, every smile, every shared moment has become part of the redemption story God is writing through us. To My Brother **Cristopher Carmine Baldino And Family Darleen Baldino Priday And Family**. My **Uncle Ken** and **Aunt Diane** And **Tommy** my Cousin.

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To the churches that gave me sanctuary and truth:

- **Church Experience** [churchexperience.tv](http://churchexperience.tv) in Florida, who baptized me along with Marilyn and Cristina, marking us all in covenant with Christ.
- **Grace and Peace Church** <https://graceandpeace.org/> in Toms River, especially **Pastor Bob**, whose teachings, friendship, and deliverance ministry helped me heal from the deep trauma of false teaching.
- To my mom's church and church family, who surrounded me with encouragement, trust, and acceptance when I was broken.

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But I Thank the **Presbyterian Church of Toms River** [pctr.org](http://pctr.org). Mom's Churches Past and Present. Even there, God revealed truth. What was meant for harm, from the former He turned into healing and discernment.

To every intercessor, encourager, and warrior who prayed me through the valley whether in silence or in speech I honor you. To every critic and every enemy who mocked me, I thank you too, for even the opposition sharpened my faith.

This story is not only mine. It belongs to all of us who prayed, wept, rejoiced, and stood together. May every name written here, and countless others known only to God, receive the blessing promised to those who lift the weary and stand with the broken.

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 *"I thank my God every time I remember you. In all my prayers for all of you, I always pray with joy because of your partnership in the gospel from the first day until now."*

Philippians 1:3–5 (NIV)

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