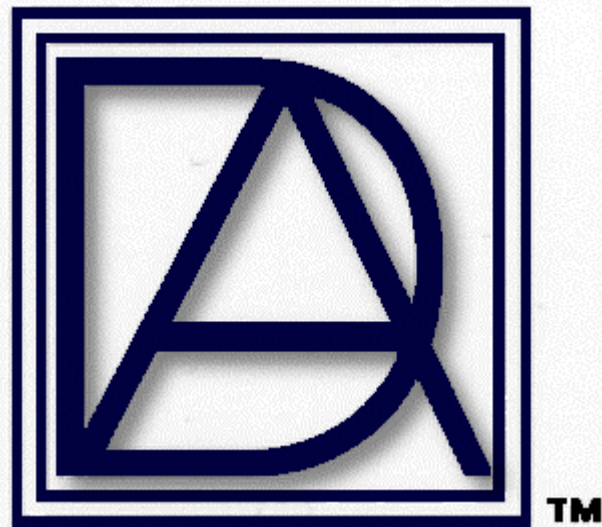


Debtors Anonymous

Newcomer's Packet



WHAT IS COMPULSIVE DEBTING?

We have found that it is a disease that never gets better, only worse, as time goes on. As compulsive debtors, we have fallen into patterns of spending that do not satisfy our real needs. Some of us have chronically held back on paying our bills and debts, even when we had the money to pay them. Or we have faithfully kept up our payments to one or two creditors and neglected the others. Some of us have simply ignored our debts for some time, hoping against hope that somehow they would miraculously get paid.

Some of us have been compulsive spenders, showering ourselves with things we neither needed nor wanted. When we felt needy or lacking, we splurged on something we could not afford. We spent impulsively, incurred debt, felt guilty, promised never to do it again, and only repeated the same cycle the next time the feeling of “not enough” came up. Having over-spent, we often had nothing to show for it and wondered where all that money went. (Some compulsive spenders are not actually in debt, but they are still welcome in DA. The only requirement for membership is a desire to avoid incurring unsecured debt.)

Some of us have been compulsive paupers, leaving ourselves broke time and again, struggling from one financial crisis to the next. Then, there are those of us who find it almost impossible to spend money on ourselves. The TV breaks and stays broken; that pair of shoes, ready for retirement, is made to work yet another year; and even medical and dental problems go unattended.

This disease affected our vision of ourselves and of the world around us. It led us to believe that we were “not enough” -- at home, in social situations, in love relationships. It also led us to believe that there is not enough out there in the world for us. The disease manufactured a sense of impoverishment in all that we did and saw. In reaction to this, we withdrew into a dream world, fretted over money, and avoided responsibilities.

THIRTEEN SIGNPOSTS ON THE ROAD TO BECOMING A COMPULSIVE DEBTOR

1. Frequent use of the term “borrow” for such things as cigarettes, pencils, etc.
2. Borrowing small amounts of money from friends.
3. An association of charging with being “grown up.
4. A different feeling when buying things on credit than when paying cash - a feeling of being “in the club” - a feeling of being accepted.
5. An *inordinate* sense of accomplishment in just meeting normal financial obligations.
7. *Inordinate* apprehension when applying for a loan.
7. *Unwarranted* inhibition and embarrassment in what should be a normal discussion of money.
8. A lack of concern about things that don’t have to be paid for this month.
9. *Unusual* difficulty in recalling and relating specific obligations to available funds.
10. *Unrealistic* expectations that there will be funds available in the future to meet obligations incurred in the present.
11. *Inordinate* feelings of euphoria on opening a charge account.
12. A feeling that *someone* will take care of you if necessary, so that you won’t really get into serious financial trouble -- that there is always that *someone* you can turn to.
13. The *underlying*, sometimes subconscious feeling that you need someone else to help you get out from under your financial problem.

HOW DID COMPULSIVE DEBTING AFFECT OUR LIVES?

The use of unsecured credit destroyed our self-esteem, hurt our families, and created an assortment of other problems. We were scared. We had sleepless nights. We dreaded opening the mailbox for fear of what we would find. We were hounded by endless computer statements, bill collectors, and lawyers. We may even have developed physical symptoms from worry. Family members or friends snubbed us, or more often, we avoided them because we owed them money. Others, who had sympathized with us at first, eventually got tired of hearing us complain of never having enough to make ends meet.

As we sat at our first DA meeting, we were hurting from many losses: loss of income, which had been eaten up by debt and compulsive spending; loss of faith; loss of self-respect and peace of mind; loss of friends; and sometimes loss of health, job or family. Many of us had sought help from various individuals or organizations, only to come away feeling that nobody understood our problem. Our loneliness caused us to withdraw more and more into ourselves. We lost vitality and interest in life. Many of us actually became paralyzed from fear and discouragement. We could not work or take proper care of ourselves or our loved ones. Some of us thought we were going crazy, and others contemplated suicide.

This sense of despair, or “hitting bottom”, was the first step in our recovery in Debtors anonymous. We saw that our own attempts to scheme and manipulate our debts never worked. We admitted that we were powerless over debt. We were ready to ask for help.

TWELVE STEPS OF DEBTORS ANONYMOUS

1. We admitted we were powerless over debt, that our lives had become unmanageable.
2. Came to believe that a Power greater than ourselves could restore us to sanity.
3. Made a decision to turn our will and our lives over to the care of God as we understood God.
4. Made a searching and fearless moral inventory of ourselves.
5. Admitted to God, to ourselves, and to another human being the exact nature of our wrongs.
6. Were entirely ready to have God remove all these defects of character.
7. Humbly asked God to remove our shortcomings.
8. Made a list of all persons we had harmed and became willing to make amends to them all.
9. Made direct amends to such people wherever possible, except when to do so would injure them or others.
10. Continued to take personal inventory, and when we were wrong promptly admitted it.
11. Sought through prayer and meditation to improve our conscious contact with God as we understood God, praying only for knowledge of God's will for us and the power to carry that out.
12. Having had a spiritual awakening as the result of these steps, we tried to carry this message to compulsive debtors, and to practice these principles in all our affairs.

THE TWELVE TRADITIONS OF DEBTORS ANONYMOUS

1. Our common welfare should come first; personal recovery depends upon DA unity.
2. For our group purpose there is but one ultimate authority -- a loving God as God may express Her/Himself in our group conscience. Our leaders are but trusted servants; they do not govern.
3. The only requirement for DA membership is a desire to stop debting.
4. Each group should be autonomous except in matters affecting other groups or DA a whole.
5. Each group has but one primary purpose - to carry its message to the debtor who still suffers.
6. A DA group ought never endorse, finance, or lend the DA name to any related facility or outside enterprise, lest problems of money, property, and prestige divert us from our primary purpose.
7. Every DA group ought to be fully self-supporting, declining outside contributions.
8. DA, as such, ought never be organized, but we may create service boards or committees directly responsible to those they serve.
10. Debtors Anonymous has no opinion on outside issues; hence, the DA name ought never be drawn into public controversy.
11. Our public relations policy is based on attraction rather than promotion; we need always maintain personal anonymity at the level of press, radio, and films.
12. Anonymity is the spiritual foundation of all our Traditions, ever reminding us to place principles above personalities.

THE TOOLS OF DEBTORS ANONYMOUS

(1 of 2 Pages)

1. ***Abstinence***
We practice abstinence by not incurring compulsive, unsecured debt one day at a time. (Unsecured debt is any debt that is not backed up by some form of collateral, such as a car, house, etc.)
2. ***Meetings***
We attend meetings at which we can share our experiences, strength and hope with one another. Unless we give to newcomers what we have received from DA, we cannot keep it ourselves.
3. ***Record Maintenance***
We maintain records of our daily expenses and of the retirement of any portions of our outstanding debts.
4. ***Anonymity***
We practice anonymity, which allows us freedom of expression by assuring us that what we say at meetings or to other DA members at any time will not be repeated.
5. ***The Telephone***
We maintain constant contact with other DA members by exchanging telephone numbers. We make a point of talking to other DA members before and after taking difficult steps in our recovery.
6. ***Pressure Relief Groups and Pressure Relief Meetings***
After we have gained some familiarity with the DA program, we organize Pressure Relief Groups consisting of ourselves and two other persons from the group who have been abstinent for three (3) months, and who usually have more experience in the program. The group meets in a series of Pressure Relief Meetings to review our financial situation.
7. ***Spending Plan***
The Pressure Relief Meeting usually results in the formulation of a spending plan (which puts our needs first) and an action plan (for resolving our debts and taking the first steps toward solvency).
8. ***Sponsors***
Many of us find it extremely helpful to select a sponsor. A sponsor is an abstinent member of DA who is usually more experienced in working the Twelve Steps. The sponsor aids us in implementing our action plan and in working the Steps.

THE TOOLS OF DEBTORS ANONYMOUS (2 of 2 Pages)

9. ***Attend Business Meetings***

We attend business meetings that are held monthly. Many of us have long harbored feelings that “business” was not a part of our lives, but for “others” more qualified. Yet participation in running our own program teaches us how our organization operates, and also helps us to become responsible for our own recovery.

10. ***A.A. Literature***

We study the literature of Alcoholics Anonymous to strengthen our understanding of compulsive disease. We can identify with many of the situations described therein by substituting the words “compulsive debt” for “alcohol.”

11. ***Awareness***

We maintain awareness of the danger of compulsive debt by taking note of bank, loan company, and credit card advertising and by reading news accounts of its effects.

12. ***Service***

We perform service at every level: personal, meeting, Intergroup and World Service. Service is vital to our recovery. Only through service can we give to others what we have so gratefully received.

DA APPROVED LITERATURE

To help you learn more about addictions as they pertain to money and financial aspects of your life, the following is a suggested reading list of conference-approved literature (the only literature that may officially be referred to in a DA 12-step meeting). The AA books may be found at most local, large bookstores and some at half-priced bookstores. The *Currency of Hope* and DA booklets may be purchased at a DA meeting.

- ***Alcoholics Anonymous***
- ***The Twelve Steps and Twelve Traditions of Alcoholics Anonymous***
- ***Currency of Hope***

Debtors Anonymous booklets (specific to Debtors Anonymous only):

<i>A.A. Literature</i>	<i>Anonymity</i>	<i>Awareness</i>
<i>Business Meetings</i>	<i>Communicating with Creditors</i>	
<i>Debtors Anonymous</i>	<i>Debt Payment</i>	<i>Meetings</i>
<i>Meeting Format</i>	<i>Pressure Relief Groups/Meetings</i>	
<i>Record Keeping</i>	<i>Spending Plan</i>	<i>Sponsorship</i>
<i>Using the Telephone</i>	<i>Visions</i>	

There is an official DA Web Site (maintained by the General Service Board):

<http://www.debtorsanonymous.org>

The Houston area website is: <http://www.dahouston.org/>

TOOLS OF DEBTORS ANONYMOUS

Record Keeping

- You select categories that fit your lifestyle, which will provide you information about your finances.
- Most find it best to record cash expenditures and/or daily spending in something that is easy to carry.
- Most find that rolling the daily numbers into weekly numbers works best. The weekly numbers are then added up to get the monthly totals.

Pressure Relief Groups/Meetings

- A “Pressure Relief Meeting” is a planned meeting with two other members of DA. The purpose of this meeting is to take the pressure OFF.
- Most find it best to select two people to be in their pressure group whose DA recovery they admire, and who have had at least two pressure relief meetings of their own.
- You are responsible for setting up your pressure relief meeting.
- If you are involved in a relationship in which you rely on each other’s money, you may wish to invite your partner to the pressure relief meeting.
- You may come out of the meeting with an Action Plan, a Spending Plan, and/or a Debt Repayment Plan. Hopefully, over time, you will come out with a new attitude about your money.

Spending Plan

A Spending Plan is:

- A tool to help you determine where and for what you need money. It is a way out of the vagueness.
- A guide to where you will spend your money.
- Flexible. Your spending plan may be adjusted as your situation changes.

A Spending Plan is NOT:

- Carved in stone. Remember that you cannot foresee the future when you create a spending plan. So, you may need to make changes as the months progress.
- A bat to beat yourself up with.
- A tool for another program.

CROSS TALK

We refrain from **Cross Talk** for two reasons:

- (1) when many of us were growing up, no one listened to us or we were told our feelings were wrong;
- (2) as adults, we may be accustomed to “taking care” of other people and not taking responsibility for our own lives.

So, in this meeting, we speak only about our own experiences and feelings, we accept without comment what others say because it is true for them, and we work toward taking responsibility in our own lives, rather than giving advice to others.

Examples of Cross Talk:

- unsolicited feedback
- debating
- criticizing
- interrogating
- controlling
- advice-giving
- dominating
- answering
- talking to
- self avoidance
- “you” and “we” statements

THE TWELVE PROMISES OF DEBTORS ANONYMOUS

In the program of Debtors Anonymous, we come together to share our experience, strength and hope so that we may recover from the disease of compulsive debting. When we work D.A.'s Twelve Steps and use the D.A. Tools, we begin to receive these gifts of the program:

1. Where once we felt despair, we will experience a newfound hope.
2. Clarity will replace vagueness; we will intuitively know how to handle situations which used to baffle us.
3. We will live within our means, yet our means will not define us.
4. We will begin to live a prosperous life, unencumbered by fear, worry, resentment, or debt.
5. We will realize that we are enough; we will value ourselves and our contributions.
6. Isolation will give way to fellowship; faith will displace fear.
7. We will recognize that there is enough; our resources will be generous and we will share them with others and with D.A.
8. We will cease to compare ourselves to others; jealousy and envy will fade.
9. Acceptance and gratitude will replace regret, self-pity and longing.
10. We will no longer fear the truth; we will move from hiding in denial to living in reality.
11. Honesty will guide our actions toward a rich life filled with meaning and purpose.
12. We will recognize a Power Greater than ourselves as the source of our abundance; we realize that God is doing for us what we could not do for ourselves.

Are these extravagant promises? We think not; they are well within our means. When we work this program with integrity and to the best of our ability, one day at a time, a life of prosperity and serenity will be ours.

(Approved August 19, 2001, 15th Annual World Service Conference)