A SUGGESTED WAY TO TAKE THE TWELVE STEPS OF DEBTORS ANONYMOUS

Our Study group meets, at the main table, on the 2nd and 4th Thursday of the month during the regular meeting.

The following Conference-Approved Literature is the source of the recovery materials used:
ALCOHOLICS ANONYMOUS (The Big Book) Fourth Edition
The 12 Steps and 12 Traditions of Alcoholics Anonymous
The Twelve Steps of Debtors Anonymous
The Twelve Tools of Debtors Anonymous
Relevant Debtors Anonymous Pamphlets

The step study guide is non-conference approved literature.
A SUGGESTED WAY TO TAKE
STEP ONE
IN DEBTORS ANONYMOUS

STEP ONE
We admitted we were powerless over debt - that our lives had become unmanageable.

The object of the following exercise is for you to make a list of the destructive behavior and negative consequences of your debting. This will help you to appreciate the fact that you really are powerless over the use of debt, (in whichever manner you debt with money) and as a consequence of that powerlessness, your life has become unmanageable.

SUGGESTED READINGS

2. Chapter One AA Twelve Steps and Twelve Traditions
3. Debtors Anonymous pamphlet. For BDA-related Step Work, in addition, read the Business Debtors Anonymous pamphlet.
4. DA Meetings pamphlet
5. Step One from The Twelve Steps of D.A. Pamphlet, pages 1-4
6. The 15 Question Debt Quiz (Debt Quiz), attached
7. The 12 Signs of Compulsive Debting (DA Signs), attached. For BDA-related Step Work, in addition, read How Does One Know If He/She is Compulsively Debting in Business (BDA Signs), attached.

SUGGESTED WRITING

1. Make two lists under the following headings:

   POWERLESSNESS       UNMANAGEABILITY

2. Using the Debt Quiz and the DA Signs (an if applicable, the BDA Signs) as a guide, write out specific examples in each case where you recognize your behavior was not what you intended (Powerlessness), and the consequences (Unmanageability) which followed

SUGGESTED STEP ONE CHECKLIST

1. Am I committed to regular attendance at meetings?
2. Am I keeping daily records of my expenses?
3. Am I becoming willing to "not debt" just for today?
4. Am I committed to taking the actions to become solvent?
5. At meetings am I listening for the similarities?
6. Am I able to admit defeat at solving the debt problem my way?
A SUGGESTED WAY TO TAKE
STEP TWO
IN DEBTORS ANONYMOUS

Step Two
_Came to believe that a Power greater than ourselves could restore us to sanity._

Step Two is the process of giving up the belief that you have the power, the will to win over the unmanageable condition of your financial life, and is complete when you acquire the new belief that a power greater than yourself can do with you what you cannot do for yourself.

**SUGGESTED READING**

2. Chapter Two in A.A. Twelve Steps and Twelve Traditions
3. Debtors Anonymous Pressure Groups & Pressure Meetings pamphlet.
4. **Step Two from The Twelve Steps of D.A. Pamphlet**
5. Debtors Anonymous Sponsorship pamphlet (attached)
6. Debtors Anonymous Spirituality pamphlet

**SUGGESTED WRITING**

1. Write a history of your spiritual life from you earliest memory, how it changed, and where you are now.
2. Write in one paragraph what you are now willing to consider as a "power greater than myself."
3. Write in one paragraph what you think your belief will be after six months of solvency.

**SUGGESTED STEP TWO CHECKLIST**

1. Have I added a quiet time in the morning and evening where I try to ask my "higher power" for the ability to "not debt" one day at a time, and express my gratitude and thanks for a debt-free day?
2. Have I organized a pressure team for myself?
3. Have I found a sponsor to share their experience in working The Twelve Steps of D.A.?
4. Am I listening for and hearing recovery in the meetings?
5. Do I feel better when I take the actions suggested by my pressure team or sponsor?
A SUGGESTED WAY TO TAKE
STEP THREE
IN DEBTORS ANONYMOUS

STEP THREE
Made a decision to turn our will and our lives over to the care of God as we understood Him.

The main thing about understanding Step Three is to understand that NOTHING HAPPENS except the decision (and the prayer of course). The exception to this is that we may get some temporary relief from having made the decision to get well. (This will so go away if we do not follow it with action). Deciding is real. Imagination or day dreaming is largely theoretical. We can never really know whether it is a figment of our imagination or a real decision until we have taken action concerning the decision or not taken action concerning the imagining or daydreaming we did. We need enough time to go by for us to look

SUGGESTED READINGS
1. Chapter Three in AA Twelve Steps and Twelve Traditions.
2. Alcoholics Anonymous Chapter Four.
4. Alcoholics Anonymous Chapter Five up to page 63, 3rd paragraph.
5. Alcoholics Anonymous page 452, paragraph 3.
6. Step Three from The Twelve Steps of D.A. pamphlet

SUGGESTED WRITING
Find and write out the promises connected with Step Three found on page 63 of Alcoholics Anonymous.

OTHER SUGGESTED ACTIONS
Add the Third Step prayer found on page 63 of Alcoholics Anonymous to your morning and evening "quiet time."

SUGGESTED STEP THREE CHECKLIST
Answer the following questions and discuss your answers with your sponsor or the person guiding you through this step work:
1. Am I staying solvent each day?
2. Am I committed to my solvency as a priority each day?
3. Am I committed to a home group that I attend each week?
4. Do I have a sponsor whom I call regularly?
5. Am I giving service in DA?
6. Do I accept the fact that debting I is a progressive illness?
7. Do I accept that I am a debtor?
8. Do I have any reservations about continuing to practice the DA program?
9. Am I willing to make a decision to continue to stay solvent?
10. Do I have a power greater than myself who I believe has helped me get this far?
11. Would I like to know the Higher Power better?
A SUGGESTED WAY TO TAKE
STEP FOUR
IN DEBTORS ANONYMOUS

STEP FOUR
Made a searching and fearless moral inventory of ourselves.

SUGGESTED READING

1. Alcoholics Anonymous Chapter Five from page 63/ last paragraph.
2. Chapter Four in AA Twelve Steps and Twelve Traditions.
3. Alcoholics Anonymous Chapter Six up to page 75/ second line.
4. Step Four from The Twelve Steps of D.A. pamphlet.
5. Debtors Anonymous Underearning pamphlet

SUGGESTED WRITING

1. Commit an hour a day for 12 consecutive days where you can write without interruption.
2. Select a person of the same sex (sponsor/ pressure person) and ask them to hear your fifth step. Set a date in the very near future for this purpose.
3. On the 13th day BEFORE you give your Fifth Step/ start writing your Fourth Step. Use just one of two versions provided later.
4. Do not re-read your daily writings.
5. Start each writing session with the third step prayer found on page 63 of Alcoholics Anonymous.
6. Nothing pertinent will be left out in 12 hours of writing.

BUT I'VE ALREADY DONE A FOURTH STEP

The step does ask us to make a searching and fearless MORAL inventory of ourselves. I came into DA having already written a moral inventory using the format in Alcoholics Anonymous/ pages 64-71. I would recommend that type of inventory for anyone who is first encountering the practice of the Twelve Steps.

ONE SUGGESTED VERSION OF A FOURTH STEP

My first DA fourth step inventory took another format. I started at my earliest memory of dealings with money and moved forward to the present day detailing my concerns, feelings and actions with respect to money. Where people were involved (and they almost always were) I listed my feelings about them and allowed myself to digress on a particular relationship, person, job, employer, etc. as my mood dictated during the writing. This is the format I would recommend for those of you who already have fourth step experience in another fellowship

A SECOND SUGGESTED VERSION (as taken from Alcoholics Anonymous pages 64-71)
REVIEW OF RESENTMENTS

1. In dealing with resentments we set them on paper. We listed PEOPLE, INSTITUTIONS, or PRINCIPLES with whom we were angry.
2. We asked ourselves why we were angry.
3. On our grudge list we set opposite each name our injuries. Was it our self-esteem, our security, our ambitions, our personal or sex relations which had been interfered with?
4. Referring to our list again, putting out of our minds the wrongs others had done, we resolutely looked for our own mistakes. Where had we been selfish, dishonest, self-seeking and frightened and inconsiderate?

REVIEW OF FEARS

1. In dealing with fears we set them on paper. We listed PEOPLE, INSTITUTIONS, or PRINCIPLES with whom we were fearful.
2. We asked ourselves why do I have the fear.
3. Which part of self caused the fear? Was it our self-esteem, our security, our ambitions, our personal or sex relations which had been interfered with?
4. Referring to our list again, putting out of our minds the wrongs others had done, we resolutely looked for our own mistakes. Where had we been selfish, dishonest, self-seeking, frightened and inconsiderate?

REVIEW OF SEX CONDUCT

1. We listed all of the people we had harmed.
2. We asked ourselves what we did.
3. Was it our self-esteem, our security, our ambitions, our personal or sex relations which had been interfered with?
4. Referring to our list again, putting out of our minds the wrongs others had done, we resolutely looked for our own mistakes. Where had we been selfish, dishonest, self-seeking, frightened and inconsiderate?

"We have been trying to get anew attitude, a new relationship with our Creator, and to discover the obstacles in our path." Alcoholics Anonymous page 72 lines 2-4.
A SUGGESTED WAY TO TAKE
STEP FIVE
IN DEBTORS ANONYMOUS

STEP FIVE
Admitted to God, to ourselves, and to another human being the exact nature of our wrongs.

You have your fourth step written and you have the person to whom you will read and discuss it. Before the meeting takes place we suggest that you read:

1. Chapter Five in the AA Twelve Steps and Twelve Traditions
2. Step Five from The Twelve Steps of D.A. pamphlet
3. Debtors Anonymous Communicating With Creditors pamphlet

Now you are ready to meet with the person with whom you will do Step Five

SUGGESTED STEP FIVE NOTES

1. During the reading and discussion of your fifth step, it is important that you generate TWO LISTS. The person listening can help you with this, be sure to let them know that you would like to have both a list of character defects and a list of PEOPLE, INSTITUTIONS, and PRINCIPLES to whom you can become willing later to make amends. (Step Eight)
2. It is helpful if the list of character defects (shortcomings, etc.) are written in a language you can understand. It will be of little value to use "off the shelf" expressions like "The Seven Deadly Sins" if you are not aware of how they may apply to your behavior in everyday life.
3. Try not to be redundant with an over-abundance of defects. Here is a good place to consolidate and easy does it.
4. After completing the reading, discussion and the two lists, go home and read pages 75 third paragraph to page 76, second paragraph of Alcoholics Anonymous.

SUGGESTED STEP FIVE CHECKLIST

1. Do I now feel that I am experiencing a change in my attitude and behavior?
2. Am I committed to regular service in DA? At the group level? On a personal level with newcomers or perhaps at intergroup or the national level?
3. Do I reach out to new members and share my experience, strength, and hope with them to the best of my ability?
4. Am I willing to serve on someone else's pressure group?
5. Can I try to practice the same sincerity and honesty with each new situation that I just experienced during my fifth step?
A SUGGESTED WAY TO TAKE
STEP SIX
IN DEBTORS ANONYMOUS

STEP SIX
Were entirely ready to have God remove all these defects of character.

SUGGESTED READING

1. Chapter 6 in AA Twelve Steps an Twelve Traditions
2. Alcoholics Anonymous (the Big Book) page 76, first paragraph
3. Step Six from The Twelve Steps of D.A. pamphlet.

SUGGESTED OTHER ACTIONS

1. You now have your list of character defects from your fifth step. For as many defects as you have, cut out one inch squares of cardboard and on each one jot down a defect.
2. Page 65-66 of the 12&12: “How many of us have this degree of readiness? *even the best of us will discover to our dismay that there is always a sticking point, a point at which we say, ‘No, I can’t give this up yet.’ And we shall often tread on even more dangerous ground when we cry, ‘This I will never give up?!’”

Looking at your list of character defects, try to place each in one of three categories labeled:

a) entirely ready to give up
b) no I can’t give this up yet; or
c) this I will never give up

3. During the day try to become aware of how you may be affected by each particular character defect. When you recognize a manifestation of it in your behavior, say the seventh step prayer (page 76 of the Big Book). Go about your day without worry or concern over that defect as best as you can. Try to practice a genuine belief that your Higher Power can and will remove that defect to the degree that you are entirely ready.
A SUGGESTED WAY TO TAKE
STEP SEVEN
IN DEBTORS ANONYMOUS

STEP SEVEN
Humbly asked Him to remove our shortcomings.

SUGGESTED READING

1. Chapter 7 in AA Twelve Steps an Twelve Traditions.
2. Step Seven from The Twelve Steps of D.A. pamphlet.

OTHER ACTIONS

1. AA 12&12, on page 76 in the first paragraph there are some “deeper objectives” mentioned. Can you identify them in your own life?

2. Upon awakening and during your morning “quiet time” (reference step two checklist) take one of the character defects from your fifth step and say the seventh step prayer found on page 76, paragraph 21 of Alcoholics Anonymous.

3. Continue the practice of taking the seventh step prayer on the defects revealed through your fifth step.

4. Slowly and over a period of time begin to visualize what the opposite of the character defects might be. For example, Faith can be the opposite of Fear. Thinking more of others may be the opposite of self-obsession. In each of your own defects begin to see the corresponding character asset. From that point on, when you become aware of some character defect operating in your life, say the seventh step prayer on it, and then immediately or as soon as possible begin to practice the corresponding character asset.
A SUGGESTED WAY TO TAKE
STEP EIGHT AND STEP NINE
IN DEBTORS ANONYMOUS

STEP EIGHT
Made a list of all persons we had harmed and became willing to make amends to them all.

STEP NINE
Made direct amends to such people wherever possible, except when to do so would injure them or others.

SUGGESTED READING
1. Alcoholics Anonymous page 76 third paragraph to page 84 second paragraph.
2. Chapters 8 and 9 in A.A. Twelve Steps and Twelve Traditions.
3. Step Eight and Step Nine from The Twelve Steps of D.A. Pamphlet.

STEP EIGHT and STEP NINE NOTES
In DA our Step Eight list comes from two sources:
1. Those people or institutions to whom we owe money
2. Those people, principles, or institutions to whom we may not owe money, but who have appeared in our forth step inventory.

Our debts can be listed simply but completely, usually at our first pressure meeting. Perhaps we are on our way towards making restitution long before we encounter the eighth step.

Nevertheless, in the process of writing the Step Eight list it is a good idea to extract from each situation some understanding of what was happening with us when the debt was made.

How do I do this? In the same manner that I learned to take my own inventory in step four. See Alcoholics Anonymous page 67 third paragraph for an explanation.

We need not wait for the money to be in our bank account before we become "willing."

Willingness to set right the wrongs actually spurs us on to do those things necessary in our lives which lead us into taking the actions required by the eight and ninth steps. Just as it is good to have our debt repayment plans done with the help of our pressure team, it is also very helpful to have our eight and ninth step actions planned in conjunction with a step sponsor. If you have been using a sponsor so far, then continue the practice. If, on the other hand your use of a sponsor has been irregular, try to get a sponsor for these two steps. Remember it is prudent to find a sponsor who has Eight and Ninth Step experience.

"AT THE MOMENT WE ARE TRYING TO PUT OUR LIVES IN ORDER. BUT THIS IS NOT AN END IN ITSELF. OUR REAL PURPOSE IS TO FIT OURSELF TO BE OF MAXIMUM SERVICE TO GOD AND THE PEOPLE ABOUT US.

A SUGGESTED WAY TO TAKE
STEP TEN
IN DEBTORS ANONYMOUS

STEP TEN
Continued to take personal inventory and when we were wrong promptly admitted it.

SUGGESTED READING

1. Alcoholics Anonymous page 84, mid-page, to the end of page 85.
2. Chapter Ten of AA Twelve Steps and Twelve Traditions.
3. Step Ten from The Twelve Steps of D.A. Pamphlet.

SUGGESTED WRITING

1. Develop the practice of writing about this situations, people, events, feelings, and behavior that troubles you. Try in your writing to keep the focus on what your own mistakes might be in connection with the trouble. If some amends are due to someone, write down the person's name on a slip of paper, discuss your amend with your sponsor and do it.
2. Feel free to write as often, as much, or as little as you are comfortable with.

SUGGESTED STEP TEN NOTES

Step Ten includes the first nine steps of the program on a daily basis:
The First Three Steps keep me in the "now" (Today I am powerless over debting and my life is unmanageable so I ask God for more sanity and turn my unmanageable life over to his loving care.)
Step Four produces "awareness."
Step Five produces "forgiveness."
Step Six produces "acceptance" of my powerlessness to change myself.
Step Seven produces "surrender" which changes me.
Step Eight produces "willingness."
Step Nine produces "oneness."
Step Ten "awareness" tells me where I need to "improve" in my relationship with God.
Step Eleven "improves" that relationship by praying and meditating on that tenth step "awareness."
Step Twelve puts this "awareness" into action as the spiritual theme of my day that produces the spiritual growth I need to be solvent and prosperous.

The Twelve Steps have also been grouped, by some, into these four Spiritual Activities:
1. SURRENDER – Steps One, Two and Three.
2. SHARING – Steps Four, Five, Six and Seven.
3. RESTITUTION – Steps Eight and Nine.
4. GUIDANCE – Steps Ten, Eleven and Twelve.
A SUGGESTED WAY TO TAKE
STEP ELEVEN
IN DEBTORS ANONYMOUS

Step Eleven
Sought through prayer and meditation to improve our conscious contact with God as we understood Him, praying only for knowledge of His will for us and the power to carry that out.

SUGGESTED READING

2. Chapter Eleven in AA Twelve Steps and Twelve Traditions.
3. Research, find, buy and read at least one book that expands on your concept of a Higher Power and suggests a method of communication with that Higher Power.
4. Step Eleven from The Twelve Steps of D.A. Pamphlet.

SUGGESTED WRITING

1. Write out (in about one paragraph for each) goals in the following areas of your life:
   - SPIRITUAL
   - CAREER
   - FAMILY
   - FINANCIAL
   - LEISURE
   - HEALTH
   - SOCIAL
   - PERSONAL DEVELOPMENT

2. Develop the habit of writing to your Higher Power. Start on an as needed basis and be prepared to make the practice a daily routine.

SUGGESTED PRAYER LIFE

1. Do you now have a set of prayers you regularly use in your morning quiet time? In your evening quiet time?
2. Do you now have someone in your life to whom you can go to and discuss freely your concept of a Higher Power?

SUGGESTED MEDITATION

1. Research, price out, purchase in a non-debting manner and read at least one book on a form of meditation.
2. Begin to put into practice some form of meditation (as you understand meditation) in your life on a consistent basis.
3.
A SUGGESTED WAY TO TAKE
STEP TWELVE
IN DEBTORS ANONYMOUS

STEP TWELVE
Having had a spiritual awakening as the result of these steps, we tried to carry this message to debtors, and to practice these principles in all our affairs.

SUGGESTED READING

1. Alcoholics Anonymous page 89 to the middle of page 96 ending with "of their chance."
2. Chapter Twelve in AA Twelve Steps and Twelve Traditions.
3. Step Twelve from The Twelve Steps of D.A. Pamphlet.

WHAT IS A SPIRITUAL AWAKENING?
HAS IT HAPPENED TO ME?

The answer to these questions is given at the start of Step Twelve in the A.A. Twelve Steps and Twelve Traditions, at the bottom of page 106.

1. Am I able to do, feel, and believe that which I could not do before on my unaided strength and resources alone?
2. Do I feel that life is not a dead end, not something to be endured or mastered?
3. Do I have a degree of honesty, tolerance, unselfishness, peace of mind, and love of which I had thought myself incapable?

If the answers to these questions is yes, then I have undergone a spiritual awakening. If I don't yet feel these things in my life, it would be good to review my progress in doing the steps to see where I need improvement.

SUGGESTED WRITING

1. In the A.A. Twelve Steps and Twelve Traditions, on pages 107-109 there is listed a recap of the process of the Twelve Steps. Write out each step as listed.
2. In a paragraph or so, add your own experience with each step.
3. There is a list of ten questions beginning on the bottom of page 111 or M Twelve Steps and Twelve Traditions, which form an excellent inventory checklist of how we are practicing the steps in our lives. Write these questions out and answer them.
4. Write out what you feel are the principles contained in each of the Twelve Steps.
15 Question Debt Quiz

Most compulsive debtors will answer "yes" to at least eight of the following 15 questions:

1. Are your debts making your home life unhappy?
2. Does the pressure of your debts distract you from your daily work?
3. Are your debts affecting your reputation?
4. Do your debts cause you to think less of yourself?
5. Have you ever given false information in order to obtain credit?
6. Have you ever made unrealistic promises to your creditors?
7. Does the pressure of your debts make you careless of the welfare of your family?
8. Do you ever fear that your employer, family or friends will learn the extent of your total indebtedness?
9. When faced with a difficult financial situation, does the prospect of borrowing give you an inordinate feeling of relief?
10. Does the pressure of your debts cause you to have difficulty sleeping?
11. Has the pressure of your debts ever caused you to consider getting drunk?
12. Have you ever borrowed money without giving adequate consideration to the rate of interest you are required to pay?
13. Do you usually expect a negative response when you are subject to a credit investigation?
14. Have you ever developed a strict regimen for paying off your debts, only to break it under pressure?
15. Do you justify your debts by telling yourself that you are superior to the "other" people, and when you get your "break" you'll be out of debt overnight?

How did you score? If you answered yes to eight or more of these questions, the chances are that you have a problem with compulsive debt, or are well on your way to having one. If this is the case, today can be a turning point in your life.

We have all arrived at this crossroad. One road, a soft road, lures you on to further despair, illness, ruin, and in some cases, mental institutions, prison, or suicide. The other road, a more challenging road, leads to self-respect, solvency, healing, and personal fulfillment. We urge you to take the first difficult step onto the more solid road now.
The 12 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 Him.
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 Him 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 Him, praying only for knowledge of His 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.

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The Tools of Debtors Anonymous

Recovery from compulsive debting begins when we stop incurring new, 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 house or other asset.) We attain a daily reprieve from compulsive debting by practicing the Twelve Steps and by using the following tools.

1. Meetings

We attend meetings at which we share our experience, strength and hope with one another. Unless we give to newcomers what we have received from D.A., we cannot keep it ourselves.

2. Record Maintenance

We maintain records of our daily income and expenses, of our savings, and of the retirement of any portions of our outstanding debts.

3. Sponsorship

We have found it essential to our recovery to have a sponsor and to be a sponsor. A sponsor is a recovering debtor who guides us through the Twelve Steps and shares his or her own experience, strength, and recovery.

4. Pressure Relief Groups and Pressure Relief Meetings

After we have gained some familiarity with the D.A. program, we organize Pressure Relief Groups consisting of ourselves and two other recovering debtors who have not incurred unsecured debt for at least 90 days and who usually have more experience in the program. The group meets in a series of Pressure Relief Meetings to review our financial situation. These meetings typically result in the formulation of a spending plan and an action plan.

5. Spending Plan

The spending plan puts our needs first and gives us clarity and balance in our spending. It includes categories for income, spending, debt payment and savings (to help us build cash reserves, however humble). The income plan helps us focus on increasing our income. The debt payment category guides us in making realistic payment arrangements without depriving ourselves. Savings can include prudent reserve, retirement and special purchases.

6. Action Plan

With the help of our Pressure Relief Group, we develop a list of specific actions for resolving our debts, improving our financial situation, and achieving our goals without incurring unsecured debt.

7. The Telephone and the Internet

We maintain frequent contact with other D.A. members by using the telephone, e-mail, and other forms of communication. We make a point of talking to other D.A. members before and after taking difficult steps in our recovery.

8. D.A. and A.A. Literature

We study the literature of Debtors Anonymous and of Alcoholics Anonymous to strengthen our understanding of compulsive disease and of recovery from compulsive debting. In A.A. literature
we can identify with many of the situations described by substituting the words "compulsive debt" for "alcohol."

9. Awareness
We maintain awareness of the danger of compulsive debt by taking note of bank, loan company and credit card advertising and their effects on us. We also remain aware of our personal finances in order to avoid vagueness, which can lead to compulsive debting or spending.

10. 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.

11. 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 so generously has been given to us.

12. 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.

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Signs of Compulsive Debting

1. Being unclear about your financial situation. Not knowing account balances, monthly expenses, loan interest rates, fees, fines, or contractual obligations.
2. Frequently "borrowing" items such as books, pens, or small amounts of money from friends and others, and failing to return them.
3. Poor saving habits. Not planning for taxes, retirement or other not-recurring but predictable items, and then feeling surprised when they come due; a "live for today, don't worry about tomorrow" attitude.
4. Compulsive shopping: Being unable to pass up a "good deal"; making impulsive purchases; leaving price tags on clothes so they can be returned; not using items you've purchased.
5. Difficulty in meeting basic financial or personal obligations, and/or an inordinate sense of accomplishment when such obligations are met.
6. A different feeling when buying things on credit than when paying cash, a feeling of being in the club, of being accepted, of being grown up.
7. Living in chaos and drama around money: Using one credit card to pay another; bouncing checks; always having a financial crisis to contend with.
8. A tendency to live on the edge: Living paycheck to paycheck; taking risks with health and car insurance coverage; writing checks hoping money will appear to cover them.
9. Unwarranted inhibition and embarrassment in what should be a normal discussion of money.
10. Overworking or underearning: Working extra hours to earn money to pay creditors; using time inefficiently; taking jobs below your skill and education level.
11. An unwillingness to care for and value yourself: Living in self-imposed deprivation; denying your basic needs in order to pay your creditors.
12. A feeling or hope that someone will take care of you if necessary, so that you won't really get into serious financial trouble, that there will always be someone you can turn to.
Signs of Compulsively Debting in Business

Compulsive debting in business is very similar to compulsive debting with one's personal finances. Many of us were severely lacking in clarity. Some of the experiences and behaviors that led to compulsive debting were:

- We neither knew when bills or taxes were due, nor did we remember if and what we had paid or still owed.
- We confused our personal finances with our business finances and drew from one set of funds to cover the other.
- We often did not know the exact costs of our overhead, our operating expenses, or our profit margins.
- We had no business plan.
- We used verbal agreements instead of written ones, which led to disputes later over the terms of the agreement.
- We overcommitted our time and did not spend enough time generating revenue.
- Many of us were overwhelmed by clutter.
- We lived in a state of self-deprivation for the sake of our business.
- We did not pay ourselves a salary.
- We did not take vacations, provide ourselves benefits, or grant ourselves any personal and sick days.
- We undervalued and underpriced our goods and services.
- We allowed professionals who worked for us (e.g. consultants, accountants, lawyers, etc.) to run our business life.
- In relapse, we missed BDA and/or DA meetings, and lost contact with our sponsors, pressure relief group, and friends in the program.
- We did not or were unable to ask for help when we needed it most.
Sponsorship

"We have found it essential to our recovery to have a sponsor and to be a sponsor. A sponsor is a recovering debtor who guides us through the Twelve Steps and shares his or her own experience, strength, and recovery.

Third Tool of Debtors Anonymous

What Is A Sponsor?
For most of us, just asking questions of people at meetings is not enough. We need someone to talk with on a regular basis between meetings, who knows us individually. So we ask someone to be our sponsor and guide us in our recovery. No written materials dictate what a sponsor can and can't do. Each person is free to develop his or her own form of sponsorship and to set limits on his or her own availability. Generally, a sponsor is available on a one-to-one basis to answer questions by sharing his or her own experience, strength and recovery and also by offering suggestions. At times a sponsor acts as a sounding board or is contacted when bookending a difficult task. Most often, it is also our sponsor who guides us through the Twelve Steps of the D.A. program by explaining the program, by identifying or exposing the debting issues in us and by suggesting specific actions appropriate to our particular situation and may, if agreeable to both, serve as a member of our pressure relief group.

What Do We Expect From Our Sponsor?
A sponsor offers us support in our recovery by being available on the phone or in person to listen to our concerns and to answer our questions. We look to a sponsor for understanding and compassion. The sponsor often provides a contact at meetings and introduces us to other members. At the same time, we understand that our sponsor is not responsible for our recovery. Our sponsor merely provides us with a helping hand as we take steps toward health.

What Do We Not Expect From Our Sponsor?
A sponsor does not bail us out of debt or any other situation, is not a therapist, lawyer, investment advisor or banker. We do not expect our sponsor to abuse us by judging us, or demeaning us because of our problems. At the same time, we do not make unreasonable demands on our sponsor's time, realizing that our sponsor has a life filled with other responsibilities. The sponsee can ask for as much as he or she wishes, while understanding that the sponsor cannot always comply.

In D.A. there is only one authority, a loving God, as we understand God. Therefore we do not expect our sponsor to tell us what we should do, or what we have to do in any given situation. Many of us spent our lives rebelling against such authority. We learned in D.A. to accept a sponsor's experience, strength and hope along with his or her suggestions (as opposed to directives). In our experience it is best for each individual to make his or her own decisions based on the information received from a sponsor or other members of D.A.

Does A Sponsor Have To Be A Member of Our Pressure Relief Group?
Not necessarily. Each individual can decide what works best for him or her. When we decide not to ask our sponsor to sit on our pressure relief group, we usually take a look to see if our motives...
are unhealthy. Are we trying to hide something? Are we hoping to pit the pressure relief group's suggestions against our sponsor's? We have found that our support network in D.A. serves us best when it is harmonious. On the other hand, we may meet a member who offers a unique understanding of our situation and would help us tremendously on a pressure relief group, but is not available as a sponsor. Then we may choose that individual and not our sponsor to serve on our pressure relief group. In a case like this our motive may be a healthy one. And of course, our sponsor may not be available for pressure relief meetings for any number of reasons.

**Why Would Someone Want To Sponsor Me?**
The Twelfth Step of Debtors Anonymous states,...we tried to carry this message to compulsive debtors...” Sponsorship is one way to carry the message. We do this because our recovery depends upon and is enhanced by helping new members. A sponsor gives as others have given to him or her in a sponsorship relationship. It is by having a sponsor that we learn to sponsor and therefore learn the benefits of sponsoring.

**How Do We Choose A Sponsor?**
Choosing a sponsor is an informal process. The basic rule of thumb is: We must ask someone. We usually say that we chose a sponsor because he or she has "something we want." In other words, we admire his or her recovery from compulsive debting and feel comfortable talking with him or her. A sponsor need not have the same circumstances as the sponsee. We have seen as much success with sponsorship between two people who are very much alike as with those who are completely different. A prospective sponsor's commitment to his or her own abstinence might also be an important consideration in choosing a sponsor.

Remember, ours is a spiritual program, and for us, recovery can be found in the Twelve Steps. A sponsor, in guiding us and helping us work the Twelve Steps, helps us in our spiritual program. We have a slogan "You can't keep it unless you give it away." A sponsor helps his or her own recovery as much, or possibly more than his or her sponsee's recovery by his or her willingness to be of service to another compulsive debtor.

Remember, too, that sponsorship is not a lifelong commitment for either party, and changing or severing the relationship may become necessary for a variety of reasons. As always, we terminate these situations with love, gratitude, and acceptance.