

DFW Area DA Groups welcome you . . .

Debtors Anonymous Newcomer's Packet

Our primary purpose is to stop debting one day at a time and to help other compulsive debtors to stop incurring unsecured debt.

To help you learn more about addictions as they pertain to money and financials aspects of your life, and to understand how Debtors Anonymous could help you, please read the samples of DA conference-approved literature contained in this packet.

Approved DA Literature	AA Literature approved for use in DA
<ul style="list-style-type: none">DA – <i>A Currency of Hope</i>	<ul style="list-style-type: none"><i>Alcoholics Anonymous</i>, informally referred to as “The Big Book”
<ul style="list-style-type: none">DA pamphlets (listed below)	<ul style="list-style-type: none"><i>The Twelve Steps and Twelve Traditions of Alcoholics Anonymous</i>
(Approved DA literature can be found at most DA meetings or ordered from the official DA Web Site) www.debtorsanonymous.org	(These books can be found at larger bookstores used books, as well as at many DA meetings and at AA meetings.)

Debtors Anonymous pamphlets:

A.A. Literature (specific to DA only)
Awareness
Business Meetings
Communicating with Creditors
Debtors Anonymous
Debt Payment
Meetings
Meeting Format
Monthly Record Keeper
The Numbers: One Approach
Pressure Relief Groups / Meetings

Record Keeping
Recovery from Compulsive Spending
Service
Spending Plan
Spirituality
The Twelve Steps of DA
Using the Telephone
Visions
Downloadable from www.debtorsanonymous.org
Anonymity
Sponsorship

Meeting Etiquette:

- Most meetings discourage the use of Cross Talk, which is interrupting, criticizing or directly addressing another sharer. Strive to speak from the “I” (not “we” or “you”) point of view.
- Most meeting facilities are non-smoking.
- Most meetings discourage the use of strong perfumes and other scents.

Suggested Reading

WHAT IS COMPULSIVE DEBTING?

Compulsive debt is a disease.

We have found that it is a disease that never gets better, only worse, as time goes on. It is a disease, progressive in its nature, which can never be cured but can be arrested.

Before coming to DA, many compulsive debtors thought of themselves as irresponsible, morally weak, or – at time- just plain “no good.” The D.A. concept is that the compulsive debtor is really a very sick person who can recover if he or she will follow, to the best of his or her ability, a simple program that has proved successful for other men and women with a similar problem.

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 overspent, 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, at work, 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.

Source: A Currency of Hope, Page 17 - 19

15 QUESTIONS

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.

Source: *A Currency of Hope*, Page 21 - 22

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 under earning: 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.

Source: *A Currency of Hope*, Page 14

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.

Source: A Currency of Hope, Page 18

GETTING STARTED

Stop incurring any new unsecured debt

First and foremost, we suggest that you stop incurring any new unsecured debt, one day at a time. Unsecured debt is any debt not backed up by some form of collateral. Although refraining from compulsive debting may be difficult and painful, it establishes a solid foundation for our recovery.

Attend D.A. meetings regularly

Attending meetings gives us a sense of hope, an opportunity to identify with others, and a chance to meet people who can help us. [Find a meeting in your area.](#)

Record your expenses and your income

A good way to do this is to buy a small notebook or planner that is easy to carry. Throughout each day, we write down everything we spend and any income we receive, no matter how small the amount. Do not be discouraged if you cannot keep perfect records. If you lose track, begin again as soon as you can. We believe in progress, not perfection.

Read D.A. literature

You will find useful suggestions and new insights. We also find it helpful to read these books: A Currency of Hope, Alcoholics Anonymous, and the Twelve Steps and Twelve Traditions of Alcoholics Anonymous. When you read A.A. literature, we suggest substituting the words debt and debting for alcohol and drinking.

The Twelve Steps

We suggest that you begin by working the Twelve Steps and by practicing the D.A. Tools. Because we did not arrive overnight at the circumstances that brought us to D.A., solving our problems has required time and effort. While using the Tools of D.A. provides some relief from compulsive debting, working the Steps leads to recovery.

Work the Steps

We suggest that you work the Twelve Steps in order, preferably with a sponsor or an experienced D.A. member who has worked and continues to work the Steps to the best of his or her ability. For us, true, long-lasting recovery results from a spiritual experience gained by working the Steps.

Step One

We recommend beginning with Step One. The sense of despair or "hitting bottom" we felt when we first came to D.A. was the first step in our recovery. We saw that our own attempts to scheme and manipulate our debts did not work. We admitted that we were powerless over debt. We were ready to ask for help.

Find a Sponsor

To help you work the program, we suggest asking someone who lives the recovery you want to be your sponsor. Sponsors help us work the 12 Steps, use the D.A. Tools, and carry out our Action Plans.

Ask for a Pressure Relief Meeting

After you have recorded your income and expenses for (preferably) 30 to 45 days, attended at least six meetings, and made a commitment to D.A., we suggest that you ask two members of D.A. (usually a man and a woman) to meet with you in a Pressure Relief Meeting. These two D.A. members should have abstained from incurring unsecured debt for at least 90 days and had two Pressure Relief Meetings, and if possible they should have recovery from issues similar to yours. As the members of your Pressure Relief Group, they will help you review your situation and formulate a Spending Plan and an Action Plan.

Anonymity

We suggest that you practice the principle of anonymity. Who we see and what we hear at meetings and in private conversation is kept confidential. This principle allows all members the freedom to speak openly and honestly without fear that our words or deeds may be used to harm us. Please respect the anonymity of all D.A. members.

If you decide that D.A. is not for you, keep us in mind for the future. You are always welcome. Debtors Anonymous will be here when you need it.

Source: www.debtorsanonymous.org

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 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.

THE TWELVE TRADITIONS OF DEBTORS ANONYMOUS

1. Our common welfare should come first; personal recovery depends upon D.A. unity.
2. For our group purpose there is but one ultimate authority--a loving God as He may express Himself in our group conscience. Our leaders are but trusted servants; they do not govern.
3. The only requirement for D.A. membership is a desire to stop incurring unsecured debt.
4. Each group should be autonomous except in matters affecting other groups or D.A. as a whole.
5. Each group has but one primary purpose--to carry its message to the debtor who still suffers.
6. A D.A. group ought never endorse, finance, or lend the D.A. name to any related facility or outside enterprise, lest problems of money, property, and prestige divert us from our primary purpose.
7. Every D.A. group ought to be fully self-supporting, declining outside contributions.
8. Debtors Anonymous should remain forever non-professional, but our service centers may employ special workers.
9. D.A., 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 D.A. 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 before personalities.

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THE TOOLS OF DEBTORS ANONYMOUS

1. *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.

2. *Record Maintenance*

We maintain records of our daily income and expenses, of 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 DA program, we organize Pressure Relief Groups consisting of ourselves and two other persons from the group who have not incurred new 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 a spending plan and an action plan.

5. *Spending Plan*

The Pressure Relief Meeting usually results in the formulation of a spending plan (which puts our needs first). The Spending plan gives us clarity and balance in our spending. It includes categories for income, spending, debt payment and savings to help us build cash reserves. 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 DA members by using the telephone, e mail and other forms of communication. We make a point of talking to other DA members before and after taking difficult steps in our recovery.

THE TOOLS OF DEBTORS ANONYMOUS *(continued)*

8. *A.A. and DA Literature*

We study the literature of Debtors Anonymous and Alcoholics Anonymous to strengthen our understanding of compulsive disease, and of recovery from compulsive debting. In AA Literature we can identify with many of the situations described therein 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 by reading news accounts of its effects. We also remain aware of our personal finances in order to avoid vagueness, which can lead to compulsive debting or spending.

10. *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.

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 we have so gratefully received.

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.

Source: www.debtorsanonymous.org

THE PROMISES OF DEBTORS ANONYMOUS

In the Program of Debtors Anonymous, we come together to share our experience, strength and hope that we may recover from the disease of compulsive debting. When we follow DA's suggested Twelve Steps and use the DA 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 promises extravagant? No, 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)