



DEBTORS ANONYMOUS Information Pamphlet

Last updated: January 2016

Can DA Help You?

If you are having problems with money, debt, under-earning, or compulsive spending, and think you may be a compulsive debtor, you have come to the right place and Debtors Anonymous can help you.

In DA you can find a new way of living that offers recovery from compulsive debting and hope for a healthier, happier, more prosperous life.

We suggest that you keep an open mind and attend at least six meetings as soon as possible to have time to identify with the speakers and absorb DA concepts. If you do not like one meeting, attend another.

The important thing is to keep coming back.

LOCAL MEETING INFORMATION

Salt Lake City

Debt Free Recovery

Fridays 6:30 pm

Alano Club – Card Room
5056 Commerce Dr

Contact: Jack F.
Phone: (801) 793-6977

For Telephone & Internet Meeting Information

Visit <http://www.debtorsanonymous.org> and select Find a Meeting

For more information contact:

Debtors Anonymous General Service Office PO Box 920888 Needham, MA 02492-0009
(781) 453-2743 or Toll Free: (800) 421-2383 <http://www.debtorsanonymous.org>

For local (Utah) information:

UTIN (Utah Twelve Step Inter-group Network) <http://www.utin.org/da.html>

*God, Grant me the Serenity
to accept the things I cannot change,
courage to change the things I can,
and the wisdom to know the difference.
-The Serenity Prayer*

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.

What is compulsive debting?

(Excerpt from pages 17-18 of the Debtors Anonymous book "A Currency of Hope")

Compulsive debting 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 nature, which can never be cured but can be arrested.

Before coming to D.A., many compulsive debtors thought of themselves as irresponsible, morally weak, or - at times - 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 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 in Debtors Anonymous 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 to.

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.

Signs of Compulsive Debtting

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.

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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.

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.

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.

The 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.

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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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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 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.

Twelve Promises of Debtors Anonymous

In the program of Debtors Anonymous, we come together to share our journey in recovering from compulsive debting. There is hope. In working D.A.'s Twelve Steps, we develop new ways of living. When we work D.A.'s Twelve Steps and use D.A.'s 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. Confidence and intuition will replace confusion and chaos. We will live engaged lives, make decisions that best meet our needs, and become the people we were meant to be.
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 replace fear.
7. We will recognize that there is enough; our resources will be generous and we will share them with others and with DA.
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 will ask for help and guidance and have faith that they will come.

All this and more is possible. 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.