



DA
newcomer
packet

Fifteen Questions to Ask Yourself about Compulsive Debting

Most compulsive debtors will answer "yes" to at least eight of the following fifteen 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?

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.

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Twelve 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.

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12 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 have developed 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 towards 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.

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The Twelve 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 to live within our means. It includes categories for income, spending, debt payment, and savings. The income category helps us determine our resources and focus on increasing our income, if needed. The debt payment category guides us in making realistic payment arrangements without depriving ourselves. The savings category helps us build cash reserves, however humble, and can include savings for a 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, email, 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.

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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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 Twelve Traditions of DA

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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Anonymity



Debtors Anonymous • Conference-Approved Literature

"We practice anonymity, which allows us freedom of expression by assuring us that what we say at meetings or to other D.A. members at any time will not be repeated."

Anonymity is the spiritual foundation of all our traditions, ever reminding us to place principles before personalities.

—Twelfth Tradition of Debtors Anonymous

Anonymity is an important principle in the Debtors Anonymous program of recovery; it takes on different meanings depending on the circumstances. On a personal level, anonymity means that D.A. members do not reveal the names of anyone we see at meetings nor what is shared at meetings. This safeguard protects all members from identification as compulsive debtors and provides the assurance that what we share is not repeated. This is very important for all of us, and is usually a newcomer's special concern.

At the media level, anonymity means we do not disclose our membership in D.A. in the press, TV, film, or any other media. On this level, anonymity promotes the equality of all members in the fellowship and helps to further develop the humility that is so important to our recovery. As a spiritual principle, anonymity is part of the practice of humility and gratitude. "Principles before personalities" is a statement of our willingness to trust that we are equal and that our higher power speaks through all of us, without judgment. No one person speaks as an authority on the program. No position in society exemplifies spiritual principles better than others.

Personal Anonymity

Most compulsive debtors are ashamed of the circumstances of their lives when they arrive at D.A. Newcomers may be fearful that others will find out about their problems. Most of us kept money problems and feelings to ourselves before joining D.A. However, our program suggests that sharing our secrets helps us to change destructive patterns in our lives. Confidentiality, one aspect of anonymity, is important because it makes sharing about our problems easier.

Without such protection, many debtors might avoid attending meetings or sharing at meetings. Because meetings are a key tool in our recovery, they need to be a safe haven for all of us. D.A. suggests that members use only their first names at meetings and respect the anonymity of other members. This does not mean, however, that we always hide our last names from other members. At times, we may choose to reveal our last name.

Revealing Your D.A. Membership

Individual members may reveal their D.A. affiliation with friends and family. When we disclose our membership to others some of us find it helpful to let them know that the information is something that we would prefer to share only with the people we choose. We also inform them that no revelation of our membership is to be made at the media level.

The D.A. program is a program of attraction, and many new members come to a meeting because they met a member and liked what the member said or did. Therefore, many of us believe that when we

meet someone who is looking for help, it is appropriate to reveal our D.A. membership. However, this is an entirely personal matter. When we have doubts we consult with friends or a sponsor about making such decisions.

Respecting the Personal Anonymity of Others

On a personal level, anonymity means that if we see people in meetings whom we know as friends, acquaintances or public figures, we do not reveal it to anyone. These people are in the meeting for the same reason we are. We respect their right to remain anonymous and expect the same in return.

Anonymity applies as much to the things shared as it does to the person sharing. Therefore, in addition to respecting an individual's need to keep his or her identity anonymous, we do not reveal the substance of what they share. Also, when we leave the meeting, we avoid gossip and criticism of one another.

Anonymity at the Media Level

Since its beginning in 1976, the story of D.A. has appeared in newspapers, magazines, television, and internet. These are very effective ways of carrying the message to others and membership has always increased after a story appears. D.A. suggests that when talking with the media, anonymity is preserved by only revealing first names and never having photos or pictures published or broadcast. It is the responsibility of the individual members, not the media, to maintain this tradition.

Many D.A. members have spoken to the media and have been quoted in articles. At those times D.A.

stresses precaution be taken to preserve the individual's anonymity. For example, in one meeting a local news team showed up at the meeting site right before the meeting began and asked if they could tape the meeting. Of course, this would not be in accordance with the tradition of anonymity at the media level and the camera crew was sent away. However, later arrangements were made with the same television station to tape a meeting of people who volunteered to participate with the promise that their faces would not be revealed and their last names would not be used. This is an acceptable way to provide the public with information about the program without undermining the tradition of anonymity.

It is the D.A. organization that we wish to make known, not its individual members. Anonymity at the level of press, radio, TV and film deters members from speaking out as the purported voice of D.A. or capitalizing on their D.A. membership. D.A. members adhere to the tradition of anonymity because, in our experience, and in the experience of other twelve step programs, anonymity helps the fellowship flourish.

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The Twelve Steps of Debtors Anonymous

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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.
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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.
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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.
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12. Anonymity is the spiritual foundation of all our traditions, ever reminding us to place principles before personalities.

Twelve Steps and Twelve Traditions
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SPONSORSHIP

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"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

SPONSORSHIP

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.

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A.A. LITERATURE

Debtors Anonymous • Conference-Approved Literature

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.*

- Eighth Tool of D.A.

Why Do We Read A.A. Literature?

Alcoholics Anonymous (A.A.) was the first Twelve-Step program and has been very successful in helping alcoholics recover from their disease.

Debtors Anonymous (D.A.) has yet to develop its own literature to the extent A.A. has. So we read A.A. literature to better understand our own compulsive behavior. A.A. literature shows us how A.A. members have used the Twelve Steps for their individual recovery and the Twelve Traditions to develop and protect their Fellowship. We find that these Twelve Traditions are just as crucial to maintaining the D.A. Fellowship.

How Do We Use A.A. Literature?

Without D.A. most of us have found that we are powerless to stop incurring unsecured debt. Many of us were surprised to learn that incurring unsecured debt is a compulsion. By substituting in our mind the words “incurring unsecured debt” for “drinking” and “compulsive debtor” for “alcoholic” in the A.A. literature, we can identify the compulsive, self-destructive patterns described. In the past, many of us may not have seen the connection between ourselves and alcoholics. However, upon surrendering to our powerlessness over unsecured debt, we find we can identify closely with the compulsive behavior of the alcoholic.

In reading A.A. literature, we can see how our compulsive behavior resembles the alcoholic’s drinking behavior. The following are examples of our common experiences:

- Breaking promises not to drink/incur unsecured debt again.

- Trying to fix the symptom rather than the underlying problem, e.g., “consolidating” debt leads to more debt just as “switching drinks” provides the illusion of a cure to the alcoholic.
- Incurring unsecured debt and feeling elated as an alcoholic does when drinking; the later feeling hopeless to find a way out afterward.
- Using credit to feel grown-up and like we are “enough.”
- Like the alcoholic who continues to drink, believing that “this time it will be different,” we continue to incur unsecured debt, believing this time it will work out okay for the better.
- Believing we can handle our problems ourselves.

These are just a handful of the many examples of compulsive behavior illustrated in A.A. literature. We suggest you read the A.A. literature to find similarities that fit your individual situation.

What Types of A.A. Literature Do We Use?

D.A. members find they benefit greatly from most of the A.A. literature available. The main sources of information are *Alcoholics Anonymous*, commonly known as the Big Book® and *Twelve Steps and Twelve Traditions*.

The Big Book talks at length about the compulsion and tells many stories of A.A. members and their experiences of recovery. It explains the basic concepts of the Twelve Step program and the spiritual changes necessary to be relieved of our compulsion to incur unsecured debt. *Twelve Steps*

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and Twelve Traditions takes us through the Twelve Steps of recovery more in detail.

Some specific D.A. issues are addressed in the A.A. literature. For example, on page 79 of the Big Book[®], we read of a man who owed alimony and thus was in debt to his ex-wife. We read how he wrote a letter to her suggesting what and how he could pay and how he started making payments as a Ninth Step amend.

We also read about work and money issues on pages 120-122 of *Twelve Steps and Twelve Traditions*. We see that some of the first alcoholics recovering in A.A. had money problems as well as the compulsion of alcoholic drinking. The Twelve Step spiritual recovery program had to be applied to all areas of their lives, not just alcohol. In the same way, we realize we can apply the Twelve Steps to all areas of our lives, not just those involving unsecured debt.

As described on page 82 of the Big Book[®], a person who has only stopped drinking is like *“the farmer who came up out of his cyclone cellar to find his home ruined. To his wife, he remarked, ‘Don’t see anything the matter here, Ma. Ain’t it grand the wind stopped blowin’.”* This story reminds us that solvency is just the beginning. We see that we must have a spiritual change if we want to be relieved of our desire to incur unsecured debt.

D.A. members can also benefit from other A.A. literature such as *A.A. Comes of Age, Pass It On*, and *Doctor Bob and the Good Oldtimers*, which relate the history of A.A. We have found that reading about the history of A.A. and its Twelve Traditions can help us in our own D.A. program.

What Other Types of Literature Do We Use in D.A.?

D.A. does not endorse any literature outside of its

own General Service Conference approved literature. A better understanding of why D.A. doesn’t endorse any other literature can be found by reading the chapter on A.A.’s Tradition Six (“An A.A. group ought never endorse, finance, or lend the A.A. name to any related facility or our outside enterprise, lest problems of property, and prestige divert us from our primary purpose.”) in *Twelve Steps and Twelve Traditions*. However, our program encourages the use of outside sources.

Where Can You Get A.A. Literature?

You can purchase A.A. literature at some D.A. meetings. Literature may also be obtained from local open meetings of A.A. Each meeting may differ in what literature it carries. If it is not available there, A.A. has local area Intergroups all over the country and in many places abroad. Check your local directory for their phone number.

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DEBTORS
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SERVICE

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"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 has been so generously given to us."

What Is Service?

To serve means to render assistance, be of use, or help. *Service*, then, means assistance to an individual or a group. We help other D.A. members by attending meetings, listening, and sharing our own experiences. We help the group by performing tasks such as chairing or leading the meeting, being treasurer, or taking notes at a business meeting. In D.A. we learn to define service as giving to others what we have so generously been given.

The primary purpose of our fellowship is to carry the message to other compulsive debtors who still suffer, so any service, no matter how small, is important. Helping to set up and put away chairs or taking telephone calls from other D.A. members are simple ways in which we can give service right from the beginning. We are encouraged to give what we can, when we can.

Why Give Service?

For many of us, life has seemed a struggle to get and keep what we could for ourselves. We sometimes compulsively overspent or underspent in an effort to convince ourselves that we had enough. In D.A., we learned that one way to experience more abundance and prosperity in our lives was by giving of ourselves to others. This is the Twelfth Step in action. In other words, we help ourselves by offering service to fellow members and to D.A. as a whole. By doing so, we decrease our self-obsession and isolation.

When we volunteer our time to D.A., we are also helping to make sure that D.A.

will be there when the still-suffering debtor reaches out for help. We remember attending our first D.A. meeting and recall with gratitude the people who welcomed us.

Because D.A. is a non-professional organization, it depends upon the participation of its members to thrive and grow. Each group benefits from the service of its members, and the organization benefits when groups send contributions to the General Service Office to help "carry the message to the debtor who still suffers" on a national and international level.

What Are the Benefits of Giving Service?

We sometimes hear D.A. members say "When I got busy, I got better." The personal benefits we receive from giving service are without parallel: We feel useful. We experience a sense of accomplishment, which enhances our self-esteem. We gain a sense of oneness with others.

For many of us, the disease of compulsive debting is one of isolation. Giving service provides us with a direct connection to the fellowship, lessening our isolation and loneliness. Learning how to speak up in a business meeting helps us to be more assertive in other parts of our lives. Service gives us a voice in a community of fellows who understand us.

Taking a service position such as Secretary, Treasurer, or General Service Representative for our meeting helps us to keep our commitment to our own recovery. Many members have said that had it not been for their service position, which required them to attend meetings, they might have stopped coming altogether.

How Is Service Related to Our Money and Our Higher Power?

As we learn to give freely of ourselves through service in D.A., our connection with our Higher Power is renewed and strengthened.

SERVICE

When we first came to D.A., many of us were convinced that having enough money would be the answer to our problems. We began to experience a new perspective when we gave service. We learned that as we gave of our time and talents, our Higher Power did for us what we could not do for ourselves. We realized that our needs were being met; we had more than enough.

Service to the fellowship is service to our Higher Power, to our fellows, and ultimately to ourselves. When we become willing to contribute, to give back, the God of our understanding meets us more than halfway. We begin to experience the freedom from the fear of financial insecurity that is promised in the "Big Book" of Alcoholics Anonymous. As our lives begin to change, we continue to give from a newfound sense of gratitude. We notice a cycle: we contribute freely with joy and without expectation, we discover that all our needs are met, and in gratitude, we are inspired to give again.

What Ways Are There to Give Service?

The opportunities for service in D.A. are many and varied. We soon learn that we carry the message by example; that is, we demonstrate our recovery by not debting one day at a time, by working the Steps to the best of our ability, and by continuing to practice the principles of the Twelve Steps and Twelve Traditions in all areas of our lives. The example of our recovery—without bragging or preaching—is what gives newcomers hope when they come to D.A. Newcomers can see what the program has done for us and what it can do for them if they are willing to follow our suggestions, work the steps, and live in recovery through the program.

Four levels of service—personal, group, Intergroup, and World—offer every member an opportunity for growth and recovery.

Personal Service

On a personal level, we give service by meeting newcomers after meetings or calling them during the week. When we have ongoing experience working the Twelve Steps with a sponsor, we are ready to sponsor others. Asking a sponsor for help is also being of service to our sponsors. They experience the benefits of sharing experience, strength, and hope. When we have abstained from incurring new unsecured debt for ninety days and have had two Pressure Relief Meetings for ourselves, we can sit on Pressure Relief Groups for other D.A. members.

Group Service

Even as newcomers, we learn that our presence is of value to everyone at the meeting. We can help by listening, reading when it is our turn, and sharing our own experience. We give service to the group by arriving early to help set up the meeting and staying late to help clean up. As we gain some time in the fellowship, we can volunteer for a service position such as meeting chairperson, treasurer, or literature chair. Some groups have other positions, such as a secretary who takes notes at the monthly business meeting.

Most groups have suggested qualifications for holding a service position, such as having worked the Steps with a sponsor, having had two Pressure Relief Meetings, and having abstained from incurring new unsecured debt for at least 90 days.

Since each group is autonomous except in matters that affect D.A. as a whole, the group can set the qualifications and length of service for each position. Sometimes service positions are rotated every year or six months, sometimes every quarter. In some cases, if the meeting is new or small, a person may continue to hold a position until someone else volunteers to

SERVICE

do that service. We have found that the group is best served when service positions rotate on a regular basis.

Intergroup Service

As we learn to handle responsibilities on a group level, we may become interested in working with recovering debtors from other meetings in our area. We can volunteer to be the Intergroup Representative for our meeting. An Intergroup consists of representatives from D.A. meetings in a defined area, such as a city and nearby suburbs, who meet periodically to provide services for the entire area. Intergroup Representative is often a six-month commitment; qualifications vary from group to group.

The Intergroup is usually responsible for a number of activities that support meetings in the area, such as keeping a list of current meeting times and locations, maintaining a phone recording with meeting information, purchasing literature in bulk and selling it to groups, sponsoring workshops, and perhaps maintaining a website. Intergroup service positions may include chairperson, secretary, treasurer, workshop/events coordinator, and public information chair. Some Intergroups may need a voice mail coordinator to maintain the phone service and return calls from newcomers. Large Intergroups that operate area offices to provide these services may require additional service positions, such as office manager.

World Service

On an international level, we can offer to be of service as our meeting's General Service Representative (G.S.R.) or Intergroup Service Representative (I.S.R.). The service commitment for both positions is usually for two or three years and includes attendance at the annual World Service Conference. By attending the annual D.A. World Service Conference, a

G.S.R. or I.S.R. represents a meeting or Intergroup, respectively. G.S.R.s and I.S.R.s participate actively in determining the group conscience of the fellowship as a whole, and they give advice and direction to the General Service Board (G.S.B.). They do the work of the various Conference Committees while attending the Conference and throughout the year.

They report to their meetings or Intergroups and act as the links between these groups and the G.S.B. The G.S.R. may also represent the group at area or regional G.S.R meetings.

The suggested qualifications are to be actively working the Twelve Steps, to have had at least two Pressure Relief Meetings, and to have abstained from incurring new unsecured debt for at least one year.

In addition, those who gain experience as G.S.R.s or I.S.R.s may be nominated to serve as Trustees on D.A.'s General Service Board. The G.S.B. is an incorporated trusteeship of up to 15 Trustees who serve one to two three-year terms. Its purpose is to oversee and guide D.A. on matters that affect D.A. as a whole, including D.A.'s finances, operation of the General Service Office, literature publication and distribution, and other essential D.A. functions. It also protects D.A.'s legal rights and executes its legal responsibilities.

What Challenges Do We Face When We Give Service?

We may think that because we have been elected to a service position, we have special power or control over the group. We may be tempted to use a service position to manipulate outcomes or force issues. We may take it personally if it seems our efforts are not appreciated, such as if we organize a workshop and few people attend. We sometimes forget that our job is to take action, to "do the footwork," but the results are in the hands of our Higher Power. The

SERVICE

Second Tradition of Debtors Anonymous teaches us that “our leaders are but trusted servants; they do not govern.” We are reminded to practice humility and avoid grandiosity, to *serve*.

Some of us climb onto a kind of service treadmill where we feel trapped, taking on more and more commitments, unable to say “no.” We may fear that we will lose power and control or that the work will not get done. Many of us have learned that the work gets done in God’s time, not ours. By letting go of our fears, we allow others the opportunity to enhance their own recovery by being of service.

Service may bring us a great deal of attention. Like debting and spending, it can be addictive for some of us. Eventually we have found balance through practice and prayer. We have discovered that our Higher Power is the source of our self-esteem, which is enhanced, but not dependent upon, our service work in D.A.

Some learn through painful experience the wisdom of our First Tradition, which states, “Our common welfare should come first; personal recovery depends upon D.A. unity.” If we bulldoze our agenda through a business meeting, it usually results in alienating members and creating resentment in ourselves. Gradually, we have come to understand that our personal recovery—our very survival—depends on group unity. We have discovered that when we rely on the authority of a Higher Power as expressed in our group conscience, the needs of the group, and ultimately our own, are met.

We trust in our Higher Power to guide us as we become willing to use the tool of service as an integral part of our recovery. With our connection to our Higher Power firmly in place, the rewards of giving service are truly beyond measure. As we give freely of ourselves with no expectation of return, we experience increased freedom and serenity. Every contribution we make with an open heart is another step in the

right direction. No contribution is too small if given freely with love.

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PUBLIC INFORMATION RESOURCE

Glossary for New and Potential D.A. Members — Created March 2016 —

Twelve Steps of D.A.: Service begins with the Twelve Steps, culminating with Step Twelve, which urges us to carry this message to compulsive debtors. These principles of recovery, particularly Step Twelve, provide the foundation for Service, since it is impossible to give away what we do not have.

Twelve Traditions of D.A.: The Twelve Traditions begin with the idea of D.A. Unity, and it is this principle which is one of the surest guides to a proper attitude in Service. The Traditions help us to put into practice the principles we have learned from the Steps, and enable us to live in harmony with our fellows.

Twelve Concepts of D.A.: Just as the Twelve Steps are guides for personal recovery and the Twelve Traditions are guides for group unity, the Twelve Concepts are guides for World Service. These Concepts serve as a path for Twelfth Step work on a World Service level, and show how the Debtors Anonymous (D.A.) groups, the World Service Conference (WSC), and the D.A. General Service Board (GSB) work together to carry recovery in D.A. to the still suffering debtor.

Twelve Signposts on the Road to Becoming a Compulsive Debtor: Many years before we could admit that we had become compulsive debtors, we had begun to show symptoms of this disease. As more of these signposts began to appear in our lives, our fear grew and our difficulties multiplied.

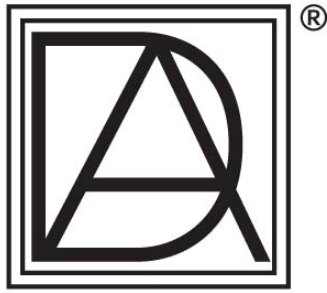
Twelve Tools of D.A.: Recovery from compulsive debting begins when we stop incurring new, unsecured debt, one day at a time. (Unsecured debt is any debt that is not backed up by some form of collateral, such as a house or other asset.) We attain a daily reprieve from compulsive debting by practicing the Twelve Steps and by using the Twelve Tools. The D.A. Tools aid us in working the Steps.

Twelve Promises of D.A.: 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 have developed 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.

Carrying the Message

*“We have something to offer
debtors still suffering from the same
compulsion that once ruled our lives.
It is vital that we share it, that we
open the door of Debtors
Anonymous recovery to others and
invite them to step through it.”*

*—The Twelve Steps of D.A., pgs 63-
64*



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Glossary for New and Potential D.A. Members — Page 2 —

A Currency of Hope (ACOH): *A Currency of Hope* serves as D.A.'s "basic text," originally published in 1999. The first edition is no longer in print. The second edition was released in 2014.

Anonymity: We practice anonymity, which allows us freedom of expression by assuring us that what we say at meetings or to other D.A. members at any time will not be repeated. On a personal level, anonymity means that D.A. members do not reveal the names of anyone we see at meetings nor what is shared at meetings. This safeguard protects all members from identification as compulsive debtors and provides the assurance that what we share is not repeated. This is very important for all of us, and is usually a newcomer's special concern. Please respect the anonymity of all D.A. members.

Business Debtors Anonymous (BDA): BDA is a distinct but not separate part of D.A., created to focus on the recovery of members of the fellowship who are business owners. BDA meetings focus on business owner's issues, but are open to all D.A. members.

com·pul·sive

kəm-pŭl'siv / adjective

1. Resulting from or relating to an irresistible urge, especially one that is against one's conscious wishes.

2. Irresistibly interesting or exciting; compelling.

— online dictionary

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.

Compulsive Debting: We, the men and women of Debtors Anonymous, come together to solve our common problem of compulsive debting. We share our experience, strength, and hope with one another to arrest the disease of debting. We have found compulsive debting to be a painful, confusing, and destructive disorder. Compulsive debting takes many forms from incurring unsecured debt to compulsive shopping, from grandiose thinking to deprivation mentality. All these symptoms of debting seriously affect our quality of life—financially, emotionally, mentally, spiritually, physically, and socially.

Conference-Approved Literature: Conference-approved literature keeps the focus on our spiritual message. As our Fellowship grows, we each benefit in many ways. We are able to attend meetings anywhere in the world, knowing that the D.A. message of hope and help will be consistent and uniform. Around the world, we study and practice the very same principles of the D.A. program—that is unity!



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Glossary for New and Potential D.A. Members

— Page 3 —

Debtors Anonymous Manual for Service (DAMS): *The Debtors Anonymous Manual for Service* was first published in 2011. It supplanted the GSR / ISR manual with updated contents of that service material along with much new content and twelve essays on the Twelve Concepts. It is updated regularly as D.A. continues to grow as a service organization.

eNews: One of the many avenues of communication the GSB has established with the fellowship, eNews is distributed to subscribers via a commercial social media platform. You can sign up for eNews by using the “Subscribe to eNews” button at the top of every page of our website at www.debtorsanonymous.org.

Fellowship-Wide Call: The GSB has instituted international conference calls on a variety of subjects. These calls are announced well in advance of each event, and recordings of the presentations are often made available to the Fellowship afterward for those members who could not attend. (These calls are considered to be “open” D.A. meetings, and members of other programs may be encouraged to attend.)

Fifteen Questions: D.A. is a program of self-diagnosis. Most compulsive debtors will answer “yes” to at least eight of the fifteen questions we ask ourselves about compulsive debting. If you answer yes to eight or more of the fifteen 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.

Pressure Relief Groups (PRGs) and Pressure Relief Meetings (PRMs): 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.

Prudent Reserve: A prudent reserve is a financial cushion for a D.A. member which could help the member weather a long-term downturn in income.

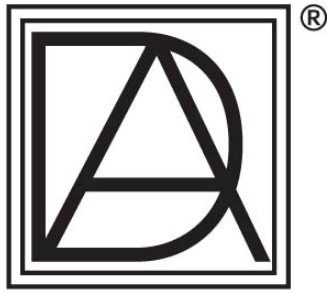
Responsibility Pledge: “I pledge to extend my hand and offer the hope of recovery to anyone who reaches out to Debtors Anonymous.”

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.

The Power of Record Maintenance

“By focusing on the details of our finances, we cleared out unnecessary mental ‘clutter,’ opening a connection to our Higher Power.”

— D.A. “Spirituality” Pamphlet, pg 8



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Glossary for New and Potential D.A. Members — Page 4 —

Seventh Tradition: The Seventh Tradition simply states: “Every D.A. group ought to be fully self-supporting, declining outside contributions.” Yet this is bigger than the dollars we put in the basket each week. This Tradition also relates to encouraging members to participate in service at all levels and increasing awareness within the D.A. Fellowship about the importance of self-support.

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.

*“Higher Power, I stand before you
ready to be transformed. I place
myself in your hands. Guide me on
my recovery path. Remove my
compulsive debting, my self-
centered fear, and my own self-will.
May I shine to others as a beacon of
your power. May I choose to remain
on your path always.”*

—The Twelve Steps of D.A., page 19

Spirituality: When we first come to D.A., we may not be ready to hear that D.A. is a spiritual program. The word “God” may bring up many uncomfortable feelings, reminding us of a punishing God we knew from our childhood religious experiences. The idea of establishing a relationship with a power greater than ourselves may be almost too much to comprehend. How do we start to believe in something that can bring about real change in our lives? All we need is willingness, honesty, and an open mind to begin to find a relationship with a Higher Power that works for us.

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.

Statement of Purpose: In D.A., our purpose is threefold: to stop incurring unsecured debt, to share our experience with newcomers, and to reach out to other debtors. D.A. is a spiritual fellowship based on the Twelve Steps and Twelve Traditions as adapted from A.A. The essence of the D.A. program is one compulsive debtor helping another to refrain from incurring unsecured debt, one day at a time.

Unsecured Debt: Unsecured debt is any debt that is not backed up by some form of collateral, such as a house or other asset.

Debtors Anonymous 2018 Literature Order Form

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Page 1

Item #	Title/Description	Price	Quantity	Total \$
Books				
B-106	A Currency of Hope – Second Edition / <i>paperback</i>	\$ 14.00		
B-107	A Currency of Hope – Second Edition / <i>paperback / 10-pack</i>	120.00		
B-108	A Currency of Hope – Second Edition / <i>paperback / 20-pack</i>	200.00		
B-110	The Twelve Steps of Debtors Anonymous / <i>booklet</i>	7.00		
B-111	The Twelve Steps of Debtors Anonymous / <i>booklet / 10-pack</i>	60.00		
B-112	The Twelve Steps of Debtors Anonymous / <i>booklet / 20-pack</i>	100.00		
B-200	The Twelve Steps, Traditions, and Concepts of D.A. / <i>paperback</i>	14.00		
B-201	The Twelve Steps, Traditions, and Concepts of D.A. / <i>paperback / 10-pack</i>	120.00		
B-202	The Twelve Steps, Traditions, and Concepts of D.A. / <i>paperback / 20-pack</i>	200.00		
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B-211	The Twelve Steps, Traditions, and Concepts of D.A. / <i>hardcover / 10-pack</i>	160.00		
B-212	The Twelve Steps, Traditions, and Concepts of D.A. / <i>hardcover / 20-pack</i>	280.00		
Packages				
P-901	Package #1 One each of: Awareness; Debtors Anonymous; Meetings; Monthly Recordkeeper; Record Keeping; Pressure Relief Groups & Pressure Relief Meetings; Spending Plan; Spirituality; The Twelve Steps of D.A.	\$ 11.00		
P-902	Package #2 One each of: Business Debtors Anonymous; Communicating with Creditors and Debt Repayment; Recovery from Compulsive Spending; Visions; Underearning; Using the Telephone & the Internet; The Numbers: One Approach.	9.00		
P-903	Newcomer's Packet – Regular Shipped in printed holder and includes one each of: Debtors Anonymous; Record Keeping; Spirituality; The Twelve Steps of D.A.; Notes to Newcomers; “Just for This Day” bookmark.	6.50		
P-904	Newcomer's Packet – BDA Same as P-903, but includes Business Debtors Anonymous.	7.50		
Individual Pamphlets				
P-116	Awareness	\$ 1.00		
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P-132	<i>NEW!</i> The Tools of Business Debtors Anonymous	2.50		
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P-129	“Just For This Day” Bookmark	1.00		
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Service Literature															
S-107	Notes to Newcomers / 25-pack	\$ 8.00													
S-108	Twelve Signs Posters / pack of 12 different posters	8.00													
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