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THE TWELVE STEPS OF DEBTORS ANONYMOUS

STEP ONE

We admitted we were powerless over debt; that our lives had become unmanageable.

When we came to Debtors Anonymous, we knew that something was terribly wrong. We might have been deep in debt with unsecured credit or charge cards or perilously behind in our taxes, or we might have been struggling to keep up with our bills. Some of us found DA. in the midst of eviction, foreclosure, or other legal action. Others of us had bounced checks until the associated fees far outpaced the original check amounts. Some of us were alarmed to see our debts spiral out of control as we indulged in extravagant or even frivolous purchases while bills went unpaid. Some of us were self-employed individuals who found ourselves borrowing just to cover business costs or were business owners who were months behind in our payroll or payroll taxes. There are those among us in D.A. who had never used credit or charge cards but were under a debt burden due to student loans or money owed to doctors, lawyers, friends, and family, or who had very little debt but felt trapped in situations where there was never quite enough money to take care of basic needs.

In all cases, we thought we knew exactly what was wrong:

"I've got to get these credit cards paid off Then I'll be OK"

"My credit score is shot, I just have to rebuild it."

"If I could only get the tax authorities (or my spouse/partner or my boss or these creditors) off my back, I'd be fine. "

"I have to get my phone (or power or Internet) turned back on. " If I can cut expenses, I'll be able to get by."

"If I could just learn to save money, I wouldn't have to borrow it. "

Then there is the one that so many of us saw as a panacea before DA:

"I just need to make more money. "

It really seemed to us as though the trouble were external rather than within. We believed that anyone in our circumstances would have used debt the way we did; it was a bad economy or bad luck or a crisis or a moment of need that was to blame. If we did think we were at fault, we believed that we lacked sufficient discipline or financial experience or mathematical ability. If we could just learn these things, we would handle our money like other people. We declared bankruptcy, convinced that we were entitled to start over after a run of bad luck. Then with a clean slate, we would start fresh. Or we refinanced our homes to wipe out our debt. This time things would be different. However, we who did in fact gain new skills, perhaps even managing to live by a budget or a credit-counseling plan for a while, soon found ourselves once again slipping behind and living beyond our means. What, then, is our problem?

Step One tells us the true nature of what we are dealing with, namely, that we are powerless over debt. It wasn't that we needed to better understand our debting behavior, figure out a smarter way to manage our money, get control over our spending, learn the rules of smart borrowing, or even earn more money. There are many individuals who can improve their lives by doing these things; but for us, such methods were not sufficient. Unlike most people, we of Debtors Anonymous found ourselves in the grip of a chronic, progressive illness: compulsive debting.

What does it mean to be a compulsive debtor? It means that our behavior with debt is characterized by compulsion—a consuming need to engage in certain behaviors that, although they may provide a sense of triumph or satisfaction or security in the short run, in the end cause pain and unmanageability in our lives and in the lives of those around us. In the midst of our compulsion, we really believe that purchasing a certain item will make us fit in or make us happy. We really think that we must write checks to pay bills whether or not there are sufficient funds in our bank account. We truly believe that, even though we are repeating a behavior that has caused us financial and emotional trouble many times before, somehow this time it will be OK. Or we just close our eyes and spend.

Powerlessness over debt shows up in a variety of patterns. Some of us engaged in compulsive use of credit or charge cards to purchase things even when we had the money to pay for them. Some compulsively borrowed unsecured funds to make ends meet, (whether through loans with institutions or personal loans from family or friends.) Some of us could not break free of impulse shopping, compulsively using our credit or charge cards to purchase gifts for ourselves or others without a moment's thought to how we would pay for them. Some of us were stuck in situations where we were never properly compensated for our work and were chronically behind in purchasing necessities and paying bills. In some cases, we were living as paupers, refusing to spend what little money we did have because we feared the disaster that would wipe us out. In all cases, our behaviors resulted in acquisition of debt that burdened our lives with worry, grief, and shame.

In Debtors Anonymous we learned that, for us, the foundation of our recovery was to stop incurring unsecured debt one day at a time—no matter what. To some this sounded easy, while to others it sounded utterly impossible. In D.A. we learned that it was possible. However, the compulsion to live beyond our means was powerful, and those of us with the disease of compulsive debting had to admit our powerlessness over it in order to begin to recover. The amount we made, had, or owed was irrelevant; what mattered was the compulsion and our inability to overcome it alone.

This last point bore further examination. Many of us came into D.A. in the certainty that if we had more money, we would not have to debt or we would be able to make our debt payments with no difficulty. If we had more money, we would be OK. D.A. experience showed that this seductive belief was simply not true for us. Looking honestly at our own histories, we saw that we had experienced the same kind of financial trouble for much of our lives regardless of our income level. Whether it was that first minimum-wage job or a desirable position in a chosen profession, we behaved the same way with debt, and our debt burden increased with time. In D.A. we saw members who had very lucrative positions or highly profitable businesses who were nonetheless trapped in the cycle of debt. To our surprise, we also saw members with relatively low, sometimes fixed, incomes who were thriving due to D.A. recovery. It was vital that we understood that the problem was the compulsion, not the circumstances. Although a higher income was sometimes needed, more money would not solve all our problems; only recovery from compulsive debting could do that.

Another barrier to our admission of powerlessness was the belief that once we understood the roots of our behaviors with debt, we would no longer be trapped by them. However, even though clarifying where we came from might be interesting and useful, it was not sufficient to alter our compulsive debting. The belief that gaining self-knowledge would solve the problem was simply another expression of trying to gain control over the problem, rather than admitting our powerlessness and lack of control.

As we became more willing to let go of our old beliefs, we began to see past our immediate call for help and our immediate desire for control over our situation. We realized that we were afraid. Our fear fed our denial about how we were living and about the consequences of our behavior. When we finally let go of that denial and faced the truth, it was painful, but it also brought us something we were lacking: hope. Maybe there was another way. Maybe the D.A. program would work for us. Maybe our admission of powerlessness was the first step out of compulsive debting and into recovery and wholeness.

This, then, constitutes powerlessness: driven by compulsive debting, we engage in behaviors that are detrimental to ourselves and others and that grow progressively worse over time. Once we have admitted this difficult truth about ourselves, we have begun our recovery journey.

But what about the rest of Step One: *“That our lives had become unmanageable?”* For most of us, it was the unmanageability that brought us to Debtors Anonymous, the ever-lengthening list of what was going wrong in our lives. Many of us felt stressed out and hope is about our situations. Maybe we were avoiding answering the phone out of fear of harassment from creditors. Perhaps we were experiencing the shame of having to face yet one more bounced check. Maybe our utilities were getting cut off or we were facing eviction due to missed payments. Perhaps our personal or business relationships were damaged by our debting.

As we examined the unmanageability in our lives, many of us became aware of deeply ingrained patterns that affected much more than our financial well-being. We realized that debting and its consequences governed how we related to the world in general; our disease manifested in our limiting beliefs, in our lack of trust in ourselves and in life. We were plagued by vagueness and a lack of clarity that created chaos in many areas of our lives. Some of us felt stuck in a pattern of always being behind, never seeming to catch up or get current. We lived in a state of reaction to the events in our lives. At the first sign of a problem, we went for the quick fix, eliminating the possibility of a true solution. In the end, it was fear that was in charge, not us. Our experience suggests that self-centered fear is a key component to our disease.

The reality of powerlessness and unmanageability can be rough to accept. Some of us stubbornly refused to admit there was something wrong with us and clung to the idea that circumstances, other people, institutions, or something else outside ourselves was at fault. We often rebelled at the idea that we had lost control and tried to explain how we were different, the exception that proved the rule. Still others of us responded to Step One with a certain glee; after all, if we were powerless, we were not truly responsible for our actions and their consequences. However, when we sat in D.A. meetings and listened to others' stories, we saw that we were not so different after all. We could identify with many of the stories and situations and knew that we did indeed belong. Looking around in D.A., we saw that others had found recovery by living the principles of the D.A. program. Looking clearly at our own lives and at the experience of those who were healing from compulsive debting, we became willing to do as they did and accept responsibility for our actions.

Over time and with help, we began to experience Step One in a new way. Whether abruptly or gradually, we stopped fighting the reality of powerlessness and of the unmanageability in our lives. It is true: before coming to D.A., we were powerless over debt, unable to break free from the compulsion to live beyond our means. It was also true that this compulsion and its consequences had rendered our lives unmanageable. Once we could admit this, we broke through our denial, giving voice to what, at some level, we already knew. As we grew in this early phase of recovery, we were surprised to find that we could not only make the admission but welcome it. We stopped saying, "I can do this myself." It was a relief to set down the burden of trying to do it all ourselves and repeatedly failing; it was a relief to reclaim all the time, energy, intelligence, and creativity that had gone into our denial. It felt freeing, and indeed, Step One was the beginning of freedom.

STEP TWO

Came to believe that a Power greater than ourselves could restore us to sanity.

In Step One, we came to accept our powerlessness and the unmanageability of our situation. Once we had truly taken that to heart, we were left in a painful situation. We had admitted that we could not handle the compulsion to debt on our own, that our power was insufficient to the task. Where, then, were we to turn?

Step Two told us to turn to a Power greater than ourselves and that this power could restore us to sanity. We found this troubling. Some of us said to ourselves, "I thought I was in a Debtors Anonymous meeting, but now it sounds like a cross between a house of worship and a psychiatric hospital. I am here to stop debting; how can a Higher Power possibly help me?"

It was not unusual for newer members to balk at the word "sanity," at the suggestion that we were not entirely sound of mind before coming into D.A. Our picture of insanity did not match what we saw in our own lives, and we rejected the idea out of hand. Unmanageability is one thing, but insanity? Isn't that just a little melodramatic?

It helped us to remember the role that powerlessness and unmanageability played in our lives: using credit or charge cards as our personal or business cash reserves; accepting services we could not pay for; hiding from our creditors by not answering the phone or not opening our mail; lying to family members, customers, and others about our true financial situations; obsessing about our credit ratings when we shouldn't have been using credit to begin with. There were behaviors that demonstrated the symptoms of our compulsive disease: failing to obtain and understand necessary information when signing binding contracts to take out loans or apply for new credit cards; avoiding paying bills, even when we had money to pay them; and holding onto exploitative or manipulative clients in our businesses. Other symptoms that arose from our debting were physical signs of not taking care of our health, emotional instability, and breakdowns in our relationships. We had to ask ourselves: Did this sound rational?

Some of us, those who had at one time or another managed to live within our means for a while, continued to argue. "You don't understand," we said. "I could control my debting when I really tried. I was capable of smart decisions. I had managed in the past; surely I could do it again." If we were fully honest, however, we had to ask ourselves, if we could so easily control our compulsive debting, why hadn't we? If we could stop on our own, we would have surely done so, given the pain that debting caused in our lives. Whatever might have been true at one time, we had come to D.A. because our lives were out of control. Our own intelligence had not

saved us from our compulsion to incur unsecured debt. Step One made that evident. We had repeated the same cycle, thinking that somehow we would find a way to make debt work for us, and we had failed. Yet on we went, same old thinking, same old behaviors, same old results-in short, same old insanity. This is why we needed help, and in Debtors Anonymous we learned where to get it: from a Power greater than ourselves.

The logic of this was clear: our own power was insufficient to deal with the compulsion to live beyond our means, we needed a greater Power. However, many of us were guarded or skeptical about this. Members talked about a Power greater than themselves and referred to faith. So, was D.A. a religious organization? What was expected of us in this context? What if we were already committed to a set of religious beliefs, or had left a religion with no desire to return, or had found religion objectionable, or just unhelpful with our debt problem? Would DA. still work for us?

We found that the answers to these questions came in good time. If we were still fairly new to the DA. Fellowship and the Steps, we needed time to look around and better understand the impact of Step Two. Yes, some DA members chose to use words like "God" and most spoke of a "Higher Power" and "faith." This did not make D A a religion in any manner whatsoever. The logic of Step Two was simple: What was it we lacked? The power to stop acquiring unsecured debt and to find recovery. What was it we needed? A Power greater than ourselves that could bring sanity to our lives, so that we were no longer driven by a compulsion to debt of our own making.

This Higher Power could take many forms. Once we had attended D .A. meetings for a while, we began to look forward to going and found that we felt relief afterward. Those who had walked the D .A. path ahead of us found a peace that we craved; they inspired us with stories of debts resolved, relationships restored, and visions fulfilled. Even when members were having difficulties, they seemed to address them in a sane, serene fashion, speaking of hope and gratitude. Over time we came to rely on the collective strength and wisdom of the recovery found in our D .A. groups, and what was that but a Power greater than ourselves that could bring sanity back into our lives?

Some of us found that the D.A. Fellowship as a whole made for an appropriate greater Power, while others discovered what they were seeking in the collective wisdom of the Steps, the Tools, and the literature. The more time we spent with the program and its principles, the more we realized that they contained not only knowledge and wisdom, but profound compassion. Others of us looked outside D.A. for a Power greater than ourselves. What we discovered was that, if we were honest, open-minded, and willing, we found what we were seeking. We might have found it simply in the peace of a favorite outdoor place, or in the joy of watching our children play, or in the love we shared with those closest to us, or in a chance moment of awe at the universe.

Some of us did choose to use the term God and to associate this greater or Higher Power with our religious beliefs. This, too, was a fine alternative. If we had had positive experiences with God and religious community, we found that it fit nicely with the D.A. concept of a Power greater than ourselves that could restore us to sanity.

Sometimes we questioned why, despite all our prayers for help and healing, relief from our compulsion to debt did not begin until we came to D.A. When we were fully honest with ourselves, we saw that, however earnest our prayers, we were asking God to do all the work while we sat back and continued to debt. D.A. provided a route for a Higher Power to show us that we had work to do! And it started with Step One.

There are those of us who were troubled by the idea of a greater Power even after familiarity with the ideas discussed here. We had had extremely painful experiences with those more powerful than ourselves, and the last thing we wanted to do was put faith in another such being. Some of us in this position are survivors of violence or abusive authority figures. To us, a Power greater than ourselves meant the human beings who had caused us such pain and grief. Our growth in Step Two was slow and sometimes halting. We had to find a new level of trust to experience D .A. as a safe place. In time, by taking a chance and trusting a Power greater than ourselves, we were able to find the same healing from compulsive debting that others had. Our painful experiences had not put this out of our reach.

Among Debtors Anonymous members, there are those of us who carried within ourselves a debt-specific resistance to a Higher Power. Whether or not we were raised with religious beliefs, some of us had concluded that God and money did not mix. Maybe we distinguished between a material and a spiritual realm, placing money in the former and God in the latter. We concluded that we must operate without God's help in material matters. More than one D.A. member has observed, "I thought my Higher Power had better things to do than worry about my debt," or "I was convinced that money was too base for God." Perhaps we thought that no matter how much a Power greater than ourselves had helped us in other areas of our lives, we should just be able to handle debt on our own. If we did look outside ourselves, we might have tried to make an accountant, a tax attorney, a credit counselor, or even a book about debt relief our Higher Power. Surely they had the answers and could solve our debt problem. In the end, we were reminded that the compulsion to live beyond our means is not about money; it is about compulsion. Step Two is a vital part of the spiritual solution that offers us a way out of a life driven by the compulsion to debt.

Back in the 1930s, a friend said to one of the co-founders of Alcoholics Anonymous, "Why don't you choose your own conception of God?" This choice made his recovery possible. Making such choices has been at the root of recovery for everyone who finds freedom from unsecured debt and a life of sanity in D.A. Each of us gets to say for ourselves, "This is what my Higher Power does or says or is; these are the characteristics of my God."

It was this idea, more than anything, that opened wide the door for us. This was not the God of one religion or any religion; this Higher Power did not have to be called God, did not have to be called anything. Did we believe there is no supernatural personage as described in many religions? D.A. long-timers assured us that many had successfully worked a program of recovery by choosing a Higher Power that was not a deity. Had we abandoned the religion we had grown up with because we did not believe in a punishing God? There were those in D.A. with the same experience, and they had chosen to believe in a Higher Power that was endlessly compassionate, unfailingly safe, and protective. Did we already believe in a God but feared that God had no time for our compulsion to debt? We heard in the strong voices of those in D.A. recovery that choosing to change their beliefs had brought them sanity and peace.

As we continued our D.A program and worked Step Two to the best of our ability, we began to experience certain benefits. We were growing in our ability to ask for and to give help; and every time we did, we learned a little more about how much lighter our burdens were when shared. Although we did not yet know the fullness of the peace we saw on the face of long-time members, we had more moments of mental and emotional serenity than we had known in years. We started to let go of the need for immediate gratification, of the need to have something right now, and chose instead to talk to another D.A. member before taking any action that might affect our recovery; this saved us from decisions driven by our self-will that we might later regret. Why was this happening? Because we were coming to believe in a Power greater than ourselves that could indeed restore us to sanity. For many of us, "coming to believe" proved to be an exhilarating lifetime journey and one of the ongoing spiritual adventures of recovery.

STEP THREE

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

At Step Three, we faced a dilemma. We were told that we could not recover from this overwhelming and potentially deadly malady without a spiritual solution, and that having a spiritual solution meant full reliance on a Power greater than our own. Furthermore, we were told that belief in a Higher Power was not enough to bring about recovery from compulsive debting. The recovery that would come from working all the remaining Steps depended on our ability to surrender our compulsion to our Higher Power here and now. To release the compulsion to live beyond our means and replace it with a daily commitment to recovery, we had to give ourselves over to our Higher Power as fully as we used to surrender our lives to debting. To many of us, this felt like we were being asked to give up our independence, financial and otherwise. However, over time, we came to understand that working Step Three was our first experience of true spiritual independence.

Some of us still wanted to know why this Step was so necessary. We had been attending D.A. meetings, keeping our numbers, and practicing the Tools, and things were changing; we were changing things. Surely we were now stronger, better informed about our-selves, and properly educated about the consequences of debting. Surely our own will was sufficient to the tasks that lay ahead; after all, our own will was generally sufficient in other areas of our lives. Many of us had been taught the value of self-reliance, which must surely be useful here. Why was Step Three being called essential?

When we shared these thoughts in D.A, we heard from some long-time members who had found a quick fix in the Tools and then decided to continue on their own without the Steps or who had simply drifted away from the Fellowship to return later. For most, the slide had happened insidiously over time: paying the occasional bill late, getting a single credit card "just in case," accepting a job without a contract, shopping the sales for items that were not needed and went unused, letting health coverage lapse, taking out a student loan-surely, a sober investment in one's future! Gradually they slipped back into compulsive debting, and they began to try to apply self-will to regain control over their lives with the help of the "tips" they had picked up in D.A. Instead, the debting and the desperation increased; driven by their defects of character, their lives were once more overwhelmed with chaos and unmanageability. They discovered for themselves what so many had learned before them and what our literature tells us: neither self-knowledge nor understanding of recovery will protect us from the compulsion to live beyond our means. The stories of these individuals were examples of how will was insufficient when it came to compulsion, and of how compulsive debting was very persistent.

When we were debting, we were immersed in our disease. Once we found Debtors Anonymous, we realized that we needed to be immersed in the recovery process. This did not mean attending meetings twenty-four hours a day; it meant integrating recovery practices and principles into our daily lives. No recovery principle was more important than Step Three, turning our will and our lives over to the care of a Higher Power of our own understanding, whether that was God, reality, life, or even sanity itself. It was the very core of the spiritual program of Debtors Anonymous.

Our sponsor emphasized this to us, suggesting that Step Three indicated that our Higher Power, however we experienced that power, was loving and would hold our will and our lives with tender care. People's stories persuaded us that that care would be there if we kept reaching out for it and providing it to others. This comforted many of us, as we were still wondering what the implications of this action would be. Was taking the Step giving over our whole selves? What if this Higher Power was one that changed our lives in ways we could not stand? For many of us, it was our sponsor who reminded us that we were choosing to believe in whatever Higher Power we chose. We did not have to believe in a loving God, he or she might say, but why not? Indeed, it was clear that this Higher Power was not going to control us like puppets; if that were true, we would certainly not need to work the remaining Steps.

Step Three begins with the words made a decision. This again indicated choice on our part, and indeed, a choice we could remake at any time when we felt the need. However, sometimes we saw this as a way out of committing to Step Three. After all, we were just making the decision; we did not have to implement it yet. We would keep looking at it, examining it, intellectualizing about our Higher Power. We could always act on our decision later, right? Our sponsor warned us that this was shaky ground. We were told that making a decision meant acting on that decision. In the case of Step Three, this meant moving ahead with the remaining Steps. Long experience in D.A showed that procrastinating about any of the Steps was dangerous, as it delayed our recovery and increased our risk of relapse. It also kept us from receiving the gifts of the program. Step Three was a conscious choice of a new way of living rather than continuing in the insanity of compulsive debting.

How did we go about Step Three? Most of us completed the Step with a sponsor, a member of our pressure relief group, or a close D.A friend. We began with willingness. With all the willingness we could muster, we used these or similar words to take this Step:

"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. "

D.A. members have experienced a variety of responses to this formal process. Some of us felt very different: introspective or joyful or peaceful. Others of us felt nothing at first, but in

the days and weeks to follow, we noticed a lightening of our moods or a sense of serenity. Some felt strange or confused, and it took a while to sort out why. There were no wrong emotional responses to taking Step Three; we felt whatever we felt.

We had entered a new phase of D.A. recovery. We had now truly undertaken a spiritual journey. At this point, we began to notice things we had not seen before, the little miracles of recovery. We had heard people talking about them in meetings - the check that arrived in time to allow a member to continue in school, a breakthrough in sales in a member's business, coincidentally meeting the right person to help with a job hunt. This heartened us, and helped us grow in trusting our D.A. program and our Higher Power.

We could not stop short of Step Three and expect to recover fully; neither could we stop at Step Three. Continuing the journey of the remaining Steps would fulfill the commitment that we made by turning our will and our lives over to the care of a Power greater than ourselves. We looked to sponsorship, our D.A. literature, and our Higher Power to guide us as we continued to move forward.

STEP FOUR

Made a searching and fearless moral inventory of ourselves.

Many of us found Step Four intimidating at the outset. There are those among us who have wasted months going around and around with the first three Steps, all in an attempt to avoid the fourth. The more we did this, the more we invited compulsive debting to reassert itself. Avoiding Step Four generally meant that we were absorbed in self-centered fear. It was vital that we move forward.

Still, many of us could not help but wonder: What would we have to look at in ourselves in order to be searching and fearless? What pain and remorse would we have to go through? Sometimes the concept of a moral inventory tripped us up, making us think of people--creditors, friends, family members, employers, religious leaders-who had lectured us on what we were doing wrong and how ashamed we should feel. Did we have to characterize ourselves as immoral in order to do a moral inventory? Was this to be an exercise in judging ourselves in an unforgiving manner?

To address these concerns, we needed to continue to rely on the experience of those who had gone before us, such as our sponsors and other long-time members of Debtors Anonymous. They assured us that Step Four was not an exercise in harsh self-judgment but a process of honest self-appraisal. Yes, some of it would be difficult. We would be shining light in all the corners of our compulsive debting and the emotional imbalance it thrived on, no matter how dark. However, we were told that illuminating truths about ourselves, including the unpleasant ones, was freeing. We could not hide from the truth and remain open to the spiritual process of recovery.

How did we go about taking our inventory? D.A. members have approached this in various ways. We have found that the method is important, but the guiding principles are even more important. These include honesty, thoroughness, humility, a focus on our own shortcomings rather than those of other people, and connection to a Higher Power.

In Debtors Anonymous, we learned a great deal about replacing vagueness with clarity. When we lived in vagueness and self-delusion, we could not see our way out of our compulsive debting. When we became dear and honest with ourselves, we were no longer stuck. This was the kind of honesty about ourselves that was required of us in Step Four, and the necessity for honesty was one of the reasons a sponsor's guidance was so important. When we were taking inventory, it was sometimes tempting to revert to self-justification. Our sponsor could recognize this and help us focus on the task and release the old excuses. The more we practiced being

fully honest, the better we got at it; and the better we got at it, the greater the growth we experienced in Step Four.

Thoroughness went hand in hand with honesty. We had to acknowledge that being honest "up to a point" was not really being honest. Perhaps we wanted to hide some part of ourselves because of our own shame. These were times when we needed to read the stories in *A Currency of Hope* or listen to long-timers' stories in meetings. In doing so, we heard many examples of harmful behaviors that resulted from compulsive debting. Those who told their stories were neither bragging nor confessing; they were at peace with the past. This gave us hope that we could find the same wholeness. When we let go of our resistance, we were surprised to discover that thoroughness was rewarded with a feeling of release from painful feelings rather than being overwhelmed by them.

Likewise, we could not afford to focus our attention on what wrongs we thought others had done to us. Even though we may have experienced many difficulties resulting from others' actions, focusing on them would compromise our honesty with ourselves and our thoroughness. Blame could be as strong a roadblock as shame. Our sponsor told us firmly that we were taking our own inventories and no one else's. We would get no value in Step Four from judging others, but we would be enriched by the practice of clearly seeing our part in our own difficulties. Often our sponsor suggested that we release blame by asking for our Higher Power's help. We could pray for the willingness to see others as fellow human beings with their own imperfections and challenges, and then turn our attention back to our own recovery.

We found that humility was essential to honest self-examination. Being humble meant we saw ourselves just as we were, without grandiosity or self-deprecation. It was the quality that allowed us to keep things in perspective. Throughout this process, we depended on a Power greater than ourselves for guidance. We kept in mind that in doing a Fourth Step inventory we were beginning to fulfill the commitment we made in Step Three. We were not alone in our self-examination; we had a spiritual source.

This then brought us to the inventory itself. When a business conducts an inventory, it assembles a list of what is in stock. How were we to take stock of ourselves? We relied on the collective wisdom of those committed to recovery in Debtors Anonymous, particularly our sponsor. If a sponsor directed us to read D.A. literature, we did so. If we were instructed to describe our destructive actions and identify the shortcomings that gave rise to them, we did so. If it was suggested that we examine the patterns that kept recurring in our debting histories, we wrote about them. In general, we focused on the present, while making use of our past experiences to illuminate what they said about us and where they had brought us.

Whatever method we used, we probed deeply. What was essential was to become fully aware of the characteristics underlying our debting. We were taking responsibility in a new and perhaps unfamiliar way, acknowledging that we had created our own troubles. Again and again

we asked ourselves: Where had we been selfish, dishonest, resentful, fearful, and the like? These constituted "the exact nature of our wrongs."

In time, our work on Step Four was completed. We were not given a specific time frame for finishing up; we and our sponsor could discern when we had been appropriately thorough. Occasionally we worried that we had missed something important, but our sponsor encouraged us to bring our work to a conclusion. Focusing on minor details and attempting to do the perfect inventory were pitfalls; we could get stuck in them. We saw that we needed to move forward, so move forward we did.

STEP FIVE

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

Though many of us approached Step Five of Debtors Anonymous with trepidation, it was generally mixed with relief. At last, after much work, we had finished a "searching and fearless moral inventory." Now all that we had been carrying around with us, weighing heavily on our hearts, could be released. We did not have to be alone with it anymore.

For most of us, completing a moral inventory had made us keenly aware of our isolation. As we got sicker and sicker with our compulsive debting, we pulled further and further away from others. Fear and shame demanded that we hide our situations, and ego told us that we could handle matters by ourselves. We were left alone to contemplate the chaos that we had created and that had brought us to D.A. However, each of us now had a Power greater than ourselves and typically a sponsor who had led us through Step Four. The ache of our loneliness had begun to ease; yet we continued to carry the burden of our wrongs and our shortcomings.

From the doorway to Step Five, we began to see the true end to our isolation. The compulsion to live beyond our means thrived on secrecy, so we would stop keeping secrets. No more lies about who we were or what we had done; now we would tell the truth, fully and completely, holding nothing back. We were prepared to share our inventory with a Higher Power, ourselves, and another human being. We only wanted to know how to go about this. How were we to choose the person who would hear our Fifth Step?

Some of us were immediately clear on the right person to ask, while others were more hesitant. It was certainly appropriate for us to be thoughtful in making our choice. Of course, we had to avoid the trap of waiting around for the one and only perfect person. If we were dragging our feet, it was probably due to fear rather than prudence. However, given that sharing our Step Four inventory meant revealing some painful truths and experiences, it was important that we chose someone both compassionate and trustworthy. We wanted someone with an understanding of how serious a matter recovery was and why we were going to such lengths to recover. We wanted someone who would keep all that we shared in complete confidence. We wanted someone who would be forthright yet non-judgmental. We wanted someone who could be reasonably objective. Those closest to us, such as family members, were unlikely to be impartial, and we could not ease our own burdens by adding to theirs.

Most D.A. members chose to complete this part of Step Five with a sponsor. Our sponsor had completed his or her own Fourth and Fifth Steps and had helped us walk through our inventory. Better than most, a sponsor understood the process of recovery from compulsive

debting and the principle of anonymity. By the time we reached Step Five, many of us felt a great deal of trust in our sponsor and saw that he or she would be the natural choice. In addition, familiarity with the issues uncovered in our Fourth Step inventory would enable our sponsor to help us work the remaining seven Steps. However, in some cases we chose a fellow member of Debtors Anonymous who was not our sponsor. Perhaps we felt a bond of trust with such an individual and were reasonably certain that this person would be open to what we had to say and be willing to take the time. In such cases, it was important to be sure that the person selected had already worked the Fifth Step as part of their D.A recovery.

In some cases, there were others of us who chose to go with someone outside of the Fellowship. As part of our spiritual journey, it might have made sense to some of us to complete this part of Step Five with a member of the clergy, a spiritual counselor, or a psychotherapist. Such a person might already have been familiar with the process of recovery through the Twelve Steps; if not, we briefly explained our purpose and clarified what we were asking of them.

It was not unusual, once we had made arrangements to share our inventory with someone else, to feel anxious about doing it. Perhaps we had come from a religious background that emphasized confession, atonement, or some similar practice, and we did not have good memories of these experiences. Possibly our compulsion to debt led to stealing, cheating on taxes, or embezzling and we were worried about the legal implications. Maybe we had betrayed others in ways that we found hard to express. These were indeed serious matters, and that was why we were careful in choosing with whom to share them. Once we had done so, we moved forward; we did not let fear sidetrack us now. This was a vital step in the journey from compulsion to freedom.

We sat down with our sponsor or whomever we chose to share with and related all the contents of our Fourth Step inventory. We did it when we could have ample time and privacy. We did not endlessly belabor every point; we were deliberate and did not rush the process. Often, as we described our experiences and our shortcomings, our sponsor would put us at ease by relating examples of similar behaviors. At other times she or he would probe more closely, sensing that we were holding back information. We have even known sponsors who would begin hearing a Fifth Step by saying, "Start with the three things you were never, ever going to tell anyone." This allowed us to break through our shame and express ourselves fully, knowing that we were being heard by understanding ears and caring hearts. We shared every bit of our inventory.

Once we had finished, we paused. What about the rest of Step Five? What did it mean to admit our shortcomings to God, ourselves, and another human being? In being fully honest with another, we had been fully honest with ourselves. In opening ourselves to another, we had opened ourselves to the God of our understanding. If this did not ring true for us, we took some time alone. We reviewed everything we had included in our inventory, clearly acknowledging our actions and shortcomings. Some of us found symbolic ways to admit everything to a Power

greater than ourselves. Others of us chose a location—a place of worship, a peaceful outdoor spot, a private place at home—where we felt connected to our spiritual source. Our sponsor sometimes provided guidance on this matter. Regardless of the specifics, we found a way to bring the Fifth Step to conclusion.

What was it like for us to complete Step Five? Experience on this is as varied as our membership. Whether we came away feeling reflective, celebratory, or uncertain, we had accepted a difficult task and we had seen it through. In time, many of us found that our experience with the Fifth Step provided us with a new level of openness and commitment to recover, and we built on that as we continued our Step work.

STEP SIX

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

If there is anything about Step Six in Debtors Anonymous that newer members find confusing, it is the fact that it exists at all. Why a separate Step for becoming ready?

Step Six is an invitation to review our journey thus far and to be clear and deliberate as we continue it. When we compulsively lived beyond our means, we might have raced around, preoccupied with trying to control situations or trying to handle the consequences of our debting by ourselves. Likewise, we might have gone to great lengths to avoid looking at the reality of our lives, hoping that the mess we had caused and the shame behind it would just go away. In the Sixth Step, we neither rushed blindly forward nor retreated into denial. Having admitted our shortcomings in Step Five, we became ready to release them.

At Step Six, we began to surrender our stubbornness, self-pity, and self-centered fear and replace these character defects with willingness. When we combined willingness with the honesty and openness that we began to practice in Step Five, a shift began to occur in us. The D.A. program was fostering each of these qualities in us.

In the context of the Sixth Step, being honest meant acknowledging what was true about ourselves and our lives. It meant facing what was uncomfortable or difficult. Being open-minded required us to look beyond our own limited views. It offered us opportunities to let go of struggling in isolation and to rely instead on the collective wisdom of recovery. Being willing meant we would follow that collective wisdom and embrace what really worked. In compulsive debting, our focus was on giving in to the old patterns that harmed us; in recovery, it was on undertaking positive actions.

In taking the time to be as honest, open-minded, and willing as we could, some of us found that we were hesitant to let go of certain character defects. Sometimes we chose to indulge in selfishness, to feel justified in being dishonest or resentful, or to retreat into fear. We might have believed that we needed these behaviors, that we were too vulnerable without them.

For example, we might have truly believed that too much candor would be damaging to us. Maybe we felt that we had to protect ourselves in close relationships, withholding or lying in order to avoid conflict. We may have believed that our jobs or businesses demanded we portray ourselves in the best possible light, and thus we became good at subtly shifting blame to others. Perhaps we even felt pride at being good judges of when to be honest and when to offer an untruth or hold back a truth.

Regardless of whether it was dishonesty or some other defect that we found hard to release, we could in Step Six become ready to try something new. We had trusted a Power greater than ourselves this far; we could continue to grow in trust. Others in Debtors Anonymous had done so, and we could see that they had found sanity and serenity. The fact that we did not know how to live free of our shortcomings did not mean that we would be worse off without them; in fact, if D.A. experience was any indication, just the opposite would be true.

Once we had reached this point, we were close to completing Step Six. This place we were in—this place of keen consciousness and readiness—was a place of extraordinary spiritual connection. When we realized how thoroughly we had been suppressed, how our spirit had been crushed by the very behaviors that we were sure we could not live without, we could experience a whole new openness to and gratitude for the Higher Power of our understanding. As a result of this process, we would be different, and this was no longer quite so scary. We were walking from the imprisonment of compulsive debting to the freedom of recovery, hand in hand with Debtors Anonymous and a Power greater than ourselves.

STEP SEVEN

Humbly asked Him to remove our shortcomings.

One common characteristic among the Twelve Steps is that the completion of each is a milestone. We do not always know it at the time; indeed, sometimes months or even years pass before we see how life-changing a particular Step was. This may be especially true of Step Seven. It is a Step well known to work profound changes in us. Yet it is a subtle Step, growing in us as we continue in our recovery. One might expect the Seventh Step to be accompanied by dramatic change. However, what made this Step so powerful was that it didn't overwhelm us. It invited us in, letting us know that we needed just one characteristic: humility.

If we had not learned a bit of humility by this point, we were not putting much work into our recovery. All of the Steps taught us some measure of humility. Over and over again, we had to acknowledge that we did not have the answers, that we could not stop debting alone, and that we could easily relapse if we did not do the work of recovery. In Steps Four and Five, we acknowledged that our troubles were of our own making. However, it was here at Step Seven that we became truly conscious of the importance of humility.

We might have been tempted to say that our debting taught us humility, but this was off the mark. When we were compulsively living beyond our means, we were certainly not experiencing humility. We insisted on having things our own way. We were sure that disaster would befall us if we could not have the material goods or experiences we debted to obtain, and we stubbornly clung to our behaviors and what we already possessed. Unable to see past ourselves and our wants, we made unreasonable demands on others. Some of us even demanded that the God of our understanding fulfill all our desires. We learned in Debtors Anonymous that this obsession was very much the opposite of humility.

We also learned in D.A. that humility was not the same as humiliation, something most of us experienced regularly when caught up in our compulsive debting. The two words come from the same root, but their meanings have diverged. Humiliation is identified with shame, remorse, and a negative sense of self-worth. For us, it resulted from having our lives made unmanageable by compulsive debting and its consequences. It made us want to hide the reality of our lives from ourselves and those around us. This did not sound conducive to recovery, and it was not. We could not stay stuck in humiliation and shame if we were to move forward.

What was required for this Step was humility. Words identified with humility include modesty and unpretentiousness, while among its opposites are pride and self-importance. However, many in recovery have found that the best definition of humility is teachability. We let

go of having all the answers, of always thinking and sometimes insisting that we were right and others wrong. Defined as teachability, humility is the quality allowing us to listen and learn, to "let go and let God," to see ourselves right-sized. We no longer had to be either horribly self-blaming or arrogantly self-aggrandizing. When we became teachable, we were able to get out of the way and let a Power greater than ourselves work to the fullest. We found that it was essential to cultivate humility in order to continue growing in recovery.

We learned from Step Seven that humility was characterized by the desire to seek and do the will of our Higher Power. Step Seven took the focus off what we wanted to do and placed it on what we were willing to do. When we were living beyond our means, it was our wants driven by self-centered fear that consumed us. Our fear told us we could not face life, face pain and difficulty, without the emotional rush or comfort our debting provided. In Step Seven, we were offered the opportunity to release our fear and embrace humility, and we embrace our Higher Power's will for us.

Did this mean that we no longer experienced fear or pain? Of course not. Life still presented us with scary and painful circumstances. The difference was this: when we grew in humility and asked a Higher Power to remove our shortcomings, we no longer needed to cover and deny our fear and pain with compulsive debting and its attendant miseries. We could instead respond with trust and willingness.

In approaching Step Seven, some of us realized that we still had reservations. We found it hard to imagine letting go of certain behaviors or shortcomings. They had been part of our lives for so long, could we really be OK without them? Again, this was our self-centered fear; again, the antidote was humility and willingness. Where we found ourselves clinging to a shortcoming, we asked for willingness to let it go. If we were truly stuck, our sponsor helped us revisit Step Six and become entirely ready. Step Seven clearly stated what action to take. In humility, we asked our Higher Power to remove our shortcomings. Perhaps alone, perhaps with a sponsor, we took a quiet moment to become conscious of the God of our understanding and offered a prayer such as this:

"Higher Power, I stand ready to carry your message to others. Remove from me the shortcomings and fears holding me back. Help me be who you would have me be. May I choose to remain on your path always."

When we worked Step Seven in this way, we were placing full trust and faith in a Power greater than ourselves. We were not dictating what should be removed and when; we left that up to the God of our understanding. Perhaps rapidly, but more often gradually, we were given opportunities to grow and change. As this happened, we were more and more able to meet life on its own terms.

For most of us, working Step Seven was followed by many gifts. We entered into a new relationship with our Higher Power. We felt ourselves connected to an abundant source of

strength. We had less fear and more peace. We could be honest with and compassionate toward our fellow human beings.

This was a good time to reflect briefly before moving on with our Step work. Having not incurred new debt and having worked the first seven Steps with humility and from the heart, we had come a long way in recovery. Here we might have taken a moment to think about who we were when we first came into the D.A. program. We compared that frightened, angry individual who 36• STEP SEVEN • could not stop debting to the person we had become. There were many contrasts. Now we could talk about these contrasts with our sponsor, having a rueful laugh over our one-time stubbornness, barrel-bottom self-worth, or crushing anxiety. What a difference working the program had made!

STEP EIGHT

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

When we reached Step Eight, we faced two challenges. First, could we be unwaveringly honest with ourselves about the harms our compulsive debting had caused? Second, could we become willing to set things right with everyone, not just a select few?

Often early in our recovery in Debtors Anonymous, we faced at least part of the financial amends of Steps Eight and Nine when we were having our first pressure relief meetings (PRMs), usually before we had begun taking the Steps in a systematic way. Under the care of our pressure relief groups, we began to identify our debts and our creditors.

Making a list is a simple action; but when taking Step Eight, it was not necessarily easy. It could be painful to contemplate how we had hurt others. Our compulsive debting had profoundly affected at least some of our relationships. Family and friends, employers and coworkers, employees and clients, lenders and businesses, any or all of these may have been damaged by our actions. We had faced similar challenges in examining our unmanageability in Step One and taking inventory in Step Four. For most of us, these experiences meant that we were not as intimidated by the Eighth Step as we would have been earlier in recovery. We had gained some experience in facing tough truths about ourselves. We were also more practiced at relying on the wisdom of Debtors Anonymous and the strength of a Power greater than our own.

When we did hesitate over Step Eight, it was sometimes due to our fear of making amends. However, this Step is not concerned with making amends but with the need and the willingness to do so. When we got caught up in mental images of how others would respond to us, we were reminded to stay in the present and focus on what was in front of us. As always, we could release our fears to a Higher Power, and then return to the task at hand.

Thoroughness was important. Now we had another opportunity to investigate more deeply our patterns of behavior and our beliefs, especially as they affected other people. As we had already inventoried our wrongs, it was likely we were well aware of many, even most, of the people and institutions that belonged on our lists. Many of us found it enlightening to put our Step Four list of people we resented onto our Step Eight list. We noted each of the people we had harmed. If our compulsive debting had brought material or emotional harm to others, we included them in the list.

Here are some examples of how we harmed others. We were selfish and self-pitying, demanding to be taken care of and requiring that exceptions be made for us. In personal relationships, we might have borrowed money and repaid little or none of it; made promises about repayment or changing our behavior, and then broken our promises; stolen items that we used for ourselves or sold for cash; lived with family or friends while not paying the agreed rent; or expected others to rescue us from imminent financial disaster caused by our debting. In our interactions with institutions perhaps we failed to make timely bill or debt payments, despite having promised to do so; stopped making payments altogether; misrepresented our resources in order to borrow money or obtain credit; expected or demanded that companies write off our debt and let us off the hook; or avoided creditors by frequently changing our phone numbers and email addresses. By failing to repay student loans, we deprived others (those able to borrow without harming themselves or others) of the educational opportunity we had willfully debted to provide ourselves. If we were business owners or had positions of responsibility in business, we might have failed to pay payroll taxes; made big promises to our clients or employees that we could not follow through on; called up clients in a panic, demanding immediate payment of invoices; used business or expense accounts for personal purchases; or stolen money or goods. These are, of course, just a few examples of actions that might require amends.

It was also important to note what was not included in our Eighth Step lists. Like Step Four, Step Eight focuses on what we did, not what we felt had been done to us. If we had skipped out on back rent, we did not blame the landlord who had not repaired a leaky sink. When we borrowed money from a family member and failed to repay it, we did not shrug it off because the individual had somehow hurt us. We did not justify stealing from work to cover our debts by complaining about how underpaid we were.

That brought us to the second part of Step Eight, in which we became willing to make amends to those on the list. Our willingness might be limited by resentment, as in the preceding examples. It might be limited by fear, so that we focused on making amends in the future rather than preparing to make them in the present. Our willingness might have been limited by dishonesty, as when we wished to avoid looking at the pain we had caused others through our compulsive behavior. It might be limited by selfishness, as when we reverted to the notion that we always knew best and things should always go our way. If we were trapped in selfishness, dishonesty, fear, or resentment, we had resources on which we could rely. We could speak about our desire for willingness in meetings, with our sponsor or pressure relief group, and in prayer.

When we got stuck in our lack of willingness to make amends, it did not take long for us to feel the effects. We found it harder to maintain serenity and easier to get into conflict with others in our lives. Often we tried to control people or situations, a strategy that did not work any better now than it had when we were debting or in early recovery. However, we found that we could get unstuck. We could repeat the prayer we learned in Step Seven. We could, and often did, pray for willingness.

In doing so, many of us found that we were learning to forgive. We realized we could forgive ourselves for our past behavior, and we saw that we could find forgiveness for wrongs done to us. Forgiving ourselves did not relieve us of the responsibility for making amends; it opened our hearts and minds to greater willingness. Forgiving others did not mean that their actions were necessarily right or acceptable; it allowed us to treat others as we would like to be treated. The more we focused on our part in the harms we did, the more we were able to let go of the resentment and self-pity that often dominated our relationships. We arrived at forgiveness.

For most of us, it helped a great deal to confer with our D.A. sponsor regularly while working Step Eight. Our sponsor could maintain objectivity when we could not. He or she could help us with the balance between being thorough and getting mired in self-blame. Most of all, our sponsor could keep a sense of humor when we lost ours. This helped us see our way through the process without taking ourselves too seriously.

We gave ourselves time to be fully honest and reflect about our willingness. Exactly how willing were we? Would we go to what- ever lengths necessary in our recovery to set things right? Could we find forgiveness for others and ourselves? If our willingness flagged, did we keep asking for it to be given to us? Although it was best not to linger too long at this point, it was also important to be clear that we were ready, for Step Eight opened up whole new possibilities for living a life of love rather than a life of fear.

STEP NINE

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

Having made the list of those we had harmed and found the willingness to make amends to them, we readied ourselves for action. With the guidance of a sponsor and a Power greater than ourselves, we undertook the process of making amends.

How did we go about it? To begin with, we faced any reservations we had regarding the importance of making amends. We had to address our fears of rejection, indifference, or disastrous consequences. We had to acknowledge the self-centeredness that showed up in blame and shame. If we held onto our fear and self-centeredness, our amends would not be genuine or complete, or we would procrastinate and avoid them entirely.

For many of us, it was easy to imagine negative responses to our amends. What if that family member expressed anger at our past behavior? What if that friend no longer wanted to have anything to do with us? What if that creditor demanded we immediately pay all the money we owed? What if that employer took us to court? Likewise, we might slip into the belief that the other person was the problem; or if we were the problem, we did not deserve others' forgiveness.

The common thread was self-centered fear. Like all of the Steps, Step Nine was designed to move us from preoccupation with ourselves to willingness, humility, and service. This was where all of the work we had done would come together; this was where we would come fully into a life lived by recovery principles. If need be, our sponsor was there to remind us that our amends were not about how others responded to us. We had work to do. The outcomes of making amends were often positive, but we had to keep our focus on action, not on outcomes.

Next, we reviewed our Eighth Step lists and decided how we would make amends. Here we benefited greatly from the experience of D.A. members who had already worked Step Nine, particularly our sponsor. They steered us away from blanket apologies and vague promises. It was likely that those on the list had heard these many times when we were compulsively living beyond our means. We were encouraged to be clear and specific about what we planned to say and do. Whether we wrote down our intended amends or simply discussed them, we gave due attention to each opportunity to set things right.

We moved into action. For most of us, our lists included individuals close to us, such as family and intimate friends; those not so close, like acquaintances, colleagues, business

partners, clients and so on; and institutions, including credit-card companies, tax authorities, collection agencies, retailers, and others. In addition, the majority of us had included some individuals who were no longer in our lives, whether by death or distance.

Family members and close friends were often those most affected, both financially and emotionally, by the consequences of our compulsion to debt. They were likely to have seen us at our worst, whether in the grip of compulsion or desperately trying to get out of resulting jams. We had caused them fear and frustration as we ran up credit-card balances, ignored bills, and hid from creditors. We had violated their trust when we left them with financial burdens we had promised to pay or when we engaged in manipulative or self-aggrandizing behavior. We had brought about hurt and humiliation as we constantly put our desires first. We had deprived them of resources when we turned to them for support because of compulsive debting. They lived through one broken promise and one meaningless apology after another.

By the time we reached the Ninth Step, those close to us had started to see some light at the end of this grim tunnel. As we abstained from incurring unsecured debt, each action we took along the way canceling credit cards, spending according to plan, communicating with creditors, practicing humility-made it a little easier for the people around us to believe that we were serious about our D.A recovery. In other words, by the time we were truly ready to make amends, they were more likely to be ready to hear them.

We found that amends to our family members and friends were often ongoing-that is, they manifested themselves in the behavioral changes that demonstrated our commitment to recovery. But even though these demonstrations of change were essential, they were not a substitute for the direct amends called for by this Step. We found that we had to have a dear and honest conversation with each person who had been affected. Unless an individual was simply unable to understand our meaning (a very young child, for example), our task was clear. We were to acknowledge the specific harms we had done and discuss how we would work to set things right.

There was no reason to belabor the past, but neither could we be too quick or casual in our amends. We found a mutually agreeable time to sit down with the individual and speak our piece. We proceeded as we had discussed with our sponsor, remembering to give the other person ample opportunity to say what he or she needed to say. We remained firm in our intention to rectify the situation if at all possible. We spoke with neither arrogance nor shame, but with honesty and humility. We made realistic commitments rather than vague promises. If we still owed money, we presented or reiterated our plan for repaying it. If we were not yet able to do so, we took full responsibility, confirmed our commitment to not incurring any new debt, and stated our intention to repay our old debt as soon as we could. We did not have to apologize again and again; our willingness and action spoke for themselves.

Again, we had no control over how others would respond. In general, our experience has been positive; nonetheless, sometimes the hurt we caused ran deep and healing took time.

There have been times when a family member or close friend pointed out incidents that we had not acknowledged in our amends or expressed mixed feelings about our progress. We found it essential not to become defensive. Whether or not we agreed with the individual was not the point. What mattered was that we demonstrated our recovery by listening respectfully and acknowledging the underlying pain. If a person asked for a specific behavior change, we agreed to bring this up with our sponsor.

Our more casual associates might or might not have been as profoundly affected as were those close to us. Regardless, every individual on the list deserved clear and unambiguous amends, and we did our best with each of them. Occasionally we got highly negative responses. A former friend or coworker might deny our request to meet and talk or might not be willing to hear us out. If this happened, we talked it over with our sponsor, and then turned it over to a Higher Power. Perhaps another opportunity would arise in the future; and if it did, we would again do our best. Either way, we found it helpful to keep these individuals in our prayers or caring thoughts.

It was vital that in no case did we make amends at someone else's expense. There was no place for self-righteousness in our Ninth Step work. If speaking up would cause harm to another, whether it be the person on our list or a third party, then we kept silent. When we were uncertain whether making amends would cause harm, we sought input from our sponsor. We kept our minds and hearts open until the answers became dear. Prayer, meditation, and discussion with other D.A members were often helpful in this regard.

By the time we reached the Ninth Step, we were typically already in the process of making amends to at least some of the institutions or people we had wronged. In abstaining from incurring new unsecured debt, having pressure relief meetings, developing spending plans, and communicating with creditors, we laid the groundwork. Once we communicated honestly with our creditors and stopped making promises we couldn't keep, we were actively making amends.

There were, however, other reasons for making amends to institutions or people besides owing them money. Some of us stole items from retail stores or workplaces, or from friends or family members; some of us submitted inappropriate or falsified expense reports to our employers, or we obtained jobs or credit by lying about our qualifications or histories and then failed to follow through on the expectations we had created. For some of these harms, there could have been legal as well as monetary consequences. How did we approach those amends? We could not ignore the words of this Step, which clearly call for "direct amends." We had been told many times that we must be willing to do whatever it takes to recover from this fatal and progressive illness. If fear was the only thing stopping us from acting, it was a signal to talk to our sponsor and call on the God of our understanding for help and move forward with our amends as planned.

At the same time, Step Nine told us to make our direct amends without causing harm to others. Among our members, there were those who faced the possibility of significant legal consequences, including incarceration, as a result of compulsive debting. We had to balance the need for direct amends with the needs of those counting on us for support. We could not justify causing undue hardship to others, such as family members who were financially dependent on us, for the sole purpose of clearing our own consciences. However, we also had to guard against using others as an excuse to avoid making amends. Such matters were addressed individually, including gathering input from those who could be negatively affected as well as guidance from a sponsor and other experienced D.A. members.

In dealing with institutions, we made amends with the same clarity and humility that we had with family, friends, and associates. Because our pressure relief groups had worked with us on our debt-repayment plans, we often turned to them to guide us at this stage. Again, we specified how we would make amends before going into a situation. Our interactions with those who represented the institutions were open and respectful. We owned up to our wrongs. We offered to make reparations; or, if we already were doing so, we confirmed that we would continue fulfilling our commitment. If they had specific concerns or proposals, we heard them out and addressed them. To our surprise, it sometimes turned out that the situations we had found most intimidating were the simplest to handle. For example, some of us have approached tax authorities and discovered that they were very reasonable in their payment expectations.

In making direct amends "wherever possible," we had to face those instances in which direct communication was not possible. Relationships might have been damaged beyond repair, and those involved might have told us long ago never to seek contact with them again. Other individuals might have been out of contact for years or even decades, and we were simply unable to find them. These were cases in which we actively turned the situation over to a Power greater than ourselves. Many D.A. members have told stories of chance meetings with one-time friends that turned into opportunities for making amends. There have also been cases in which such individuals did not even remember the offense, however large it might have loomed in our minds. With experience, we came to trust that, if such amends needed to be made, the opportunity would arise in due time.

Of course, some individuals were lost to us through death. Some of us have felt remorse at being too late to make direct amends to parents, grandparents, one-time employers, and others who were affected by our compulsive debting but were no longer living. We turned as always to a Power greater than ourselves and to the collective wisdom of Debtors Anonymous. Some of us wrote letters or said prayers that acknowledged how we had hurt these individuals and expressed our wish to set things right. Regardless of the method, we approached these concerns with the same willingness and humility that we brought to all of our amends.

In cases where a direct approach was not possible with specific institutions, our pressure relief groups worked with us on alternatives. These often included donations of some kind. If we had cheated or stolen from a business entity that no longer existed, we might do volunteer work

for or make monetary contributions to a charity that the business had supported. We did this as cleanly as possible. The time and money we donated were at least equal in value to our illegitimate gains.

Our success in working the Ninth Step was measured not in others' responses, but in how we fulfilled the actions required of us. The outcomes lay with a Higher Power. As we walked this path, we realized with amazement and humble gratitude that our lives were changing in remarkable ways. As we applied ourselves to this work, most of us became conscious that the Promises of the Debtors Anonymous program were unfolding in our lives.

When we compulsively lived beyond our means, we were caught in a downward spiral of debt, powerlessness, and unmanageability. Having stopped debting and having worked the first nine Steps of the Debtors Anonymous program, we found ourselves in an upward spiral. Increasingly, we acted out of acceptance rather than anger, willingness rather than selfishness, honesty rather than deception, humility rather than grandiosity, and faith rather than fear. Step Nine allowed the God of our understanding to guide us in removing the barriers we had placed between ourselves and others. Instead of constantly focusing on ourselves, we were free to act from love and gratitude.

Whether we knew it or not, this was the kind of life we were seeking when we came into DA. In order to continue to live in this way, we had to continue the work, one day at a time.

STEP TEN

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

When we were compulsively living beyond our means, we kept hoping to "arrive," to get to a place where our troubles were over and we had everything we could possibly want. Our pursuit of this unrealistic wish nearly destroyed us. In recovery in Debtors Anonymous, we live in reality, where we either keep moving forward or drift into relapse. Step Ten is a vital part of remaining free from new debt and living useful and meaningful lives.

It is in the spirit of Step Ten that we continue, on a daily basis, to strive for progress in our recovery and to open ourselves to a Higher Power of our understanding. At the end of each day, we have an opportunity to review and correct our wrongs and to be willing to strive to do better tomorrow. We express gratitude for the blessings we have received and for one more day without debting. We start the day with a renewed commitment to practice tolerance and love for our fellows, to continue to make progress despite our imperfections. Having thoroughly worked the previous Steps, we are no longer carrying the burdens of the past. When we routinely practice the Tenth Step, we avoid picking up new burdens in the present.

Many of us find that a daily inventory provides an excellent structure for working this Step. The daily inventory has been compared to a balance sheet on which we list our assets and liabilities as they showed up during the day. How appropriate this image is for recovering compulsive debtors! What were our inflows and outflows, and were they loving or harmful to those around us? We ask ourselves, "Where were we greedy, selfish, dishonest, resentful, or fearful?" We focus on our own actions and honestly acknowledge where we fell short. We ask a Power greater than ourselves to remove our shortcomings and guide our recovery. We also take grateful note of our positive actions.

If the daily inventory turns up a need for making amends, we promptly make them. We set things right as we go. The discomfort of owning up to our wrongs is of little concern when we remember the agony and chaos of our debting days. If we are particularly anxious about making amends to a specific individual, we can contact a sponsor or other D.A. member before and after undertaking the amends.

Our purpose in reviewing the day is neither to congratulate ourselves nor to wallow in guilt. Being rigorously honest, we discover, is its own reward; our lives are enriched, one day at a time. When we fail, we slip into isolation, self-justification, and blame. Less focused on ourselves, we are more open to our Higher Power. We avoid placing ourselves at risk of relapse, with all the misery it brings to others and ourselves. None of us can afford to rest on our

laurels. If we notice ourselves doing so, we recommit to taking inventory daily and, when indicated, to making amends.

The daily inventory is also an opportunity to review our use of the D.A. Tools and to help ensure that we are attending to our recovery and avoiding complacency. Though we use some Tools every day and some less often, we need to practice all of them over time as part of maintaining our recovery from compulsive debting.

The daily balance sheet is not the only format for continuing to take personal inventory. Anytime we find ourselves driven by the emotional booby traps of anger, resentment, fear, greed, or a grasping ego, we can pause, step back, and think, assessing what is going on with us and where we are at fault. We notice our thoughts, feelings, and actions; and we acknowledge our part in creating the disturbance. We ask ourselves if we are treating others the way we would want others to treat us. No matter who we think is at fault, we recognize that all people are human, others as well as ourselves, and we move forward in the spirit of developing compassion and love for others. We have learned that pain comes before serenity and that we no longer have to run from pain; we can face it and make things right. We take a moment to share our thoughts with a sponsor or another recovering debtor, and we turn the day's inventory over to the God of our understanding. It amazes us, at times, how much better we feel after a brief phone call and a moment of prayer or meditation. We can then clear the air by making amends, and move ahead with the day, perhaps turning to an act of service to restore perspective.

There are times when larger issues arise in our lives, often bringing—
ing anxiety, hurt, or confusion, and we learn a great deal by taking an inventory specific to such issues. Our inventory might examine a personal relationship, a business relationship, our livelihood, or an emotionally charged concern from the past that was not fully resolved in Steps Four through Nine. By now we know that writing is a very practical tool, and we can use it to describe the issue and our part in it. The ongoing support of a sponsor helps us employ Step Ten in this way. When the issue specifically involves our spending, debt repayment, or employment or business, the support of the pressure relief group can be invaluable. We might also seek input from other experienced D.A. members who have faced similar circumstances. Wherever it takes us, this in-depth inventory on a specific issue can go a long way toward preventing vagueness and relapse. When we were still debting, our financial well-being in the present was held hostage by our past actions.

When we stopped incurring new unsecured debt and began practicing the Steps, we were liberated from this situation and could live abundantly in the present with a new spiritual understanding of what freedom could be. By taking personal inventory and making ongoing amends, we experience the same liberation in emotional and spiritual terms. Step Ten makes it possible for us to be fully alive in the present. We then have that much more experience, strength, and hope to share with other compulsive debtors.

STEP ELEVEN

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

The Twelve Steps of Debtors Anonymous present a spiritual solution to the problem of compulsive debting. In Step Eleven, we deliberately and directly expand our spiritual lives by cultivating conscious contact with a Power greater than ourselves. Although we might have had some kind of consciousness of a Higher Power before taking the Steps in D.A., our resistance to applying spiritual principles to our debting and our finances blocked us from full and total surrender. Once we had taken Step Three in D.A., in which we made a decision to turn our will and our lives over to the care of the God of our understanding, each successive D.A. Step was accomplished while relying on our Higher Power's strength and guidance. Now we are ready to enlarge our spiritual lives as recovering compulsive debtors through prayer and meditation.

The newcomer might ask, what exactly are prayer and meditation? And how do they keep me from compulsive debting? It is common among D.A. members to describe prayer as *talking to God* while describing meditation as *listening for God*. Engaging in prayer and meditation brings significant rewards, although not necessarily those we might expect. Prayer and meditation strengthen our ability to live life on its own terms, and to meet difficult circumstances with serenity, humility, and responsible action. If we can do that, then we are less likely to act fearfully out of self-will. Some of us have fully formed ideas of what prayer is, while for others it remains more nebulous. It is not important that our understanding be thorough, only that we are able to open ourselves to it.

Some of us already have "experience with prayer from other Twelve Step fellowships or spiritual or religious practices. Others never prayed before encountering the Steps of D.A. Some of us value formal prayers—perhaps familiar ones that we learned when growing up or those we have been introduced to in D.A. recovery, such as the Serenity Prayer or the Third and Seventh Step prayers found in this volume. For others of us, prayer is simply speaking silently or aloud to a Higher Power. We put words to whatever matters to us in the moment. Such a practice is often a helpful starting point for those of us new to prayer; it gives us a chance to explore what works best for us.

Some D.A. members have expressed doubt about the value of prayer. In the past, we might have prayed for the fulfillment of certain hopes or wishes and were disappointed when they were not forthcoming. Our disappointment might have been momentary, but at times it was connected to something vital in our lives. We may have recognized the insanity of our

compulsive debting and prayed to be relieved of it, only to find ourselves debting again. We may have pleaded that we get out of some financial mess or other, only to acquire yet another round of threatening calls from creditors, bounced-check charges, eviction notices, or demands from tax authorities. In D.A., as this Step suggests, we find a new understanding of the kind of prayer that makes requests of the God of our understanding. Step Eleven incorporates a specific suggestion: that we pray only to know our Higher Power's will for us and for the strength needed to carry it out. Instead of telling a Higher Power what we need, want, and should have, instead of insisting that the consequences of our actions evaporate, we humbly seek to know what right actions to engage in-what God's will is for us today-and we leave the outcomes alone. This is a kind of prayer that brings closeness rather than distance, connection rather than isolation.

Many of us have incorporated a number of elements into our prayers. Prayers of gratitude lighten our hearts and remind us of all that is good in our lives. Grateful prayer is an opportunity to acknowledge the abundance we now experience, whatever form it may take. Prayers of commitment to recovery, such as asking for help in remaining free of incurring new unsecured debt, remind us that we must continue seeking support if we are to continue recovering. Prayers for others strengthen our humility and compassion by reminding us to look beyond ourselves. For example, when we are in conflict with someone, we can pray for a resolution that meets everyone's needs rather than focusing on what we think should happen. If we are holding a resentment against another, we can pray for that individual's health, prosperity, and happiness. In the spirit of Step Eleven, we practice following our requests with "may I do your will, not mine, always" or some other reminder that keeps our perspective right-sized. However, D.A. experience shows us there is no single correct way to pray; what really matters is cultivating the connection to what is greater than ourselves.

In its simplest and most profound form, meditation is stillness of mind and spirit that allows us to be conscious of our Higher Power's wisdom. Practicing meditation means setting aside other considerations for the moment and opening ourselves to this consciousness. As with prayer, D.A. members bring a wide variety of experience with meditation. There are those of us who have never engaged in meditation, those who have learned one or more formal approaches, and those whose meditation style has arisen organically without training. In D.A, we find that the value of meditation has to do with openness to a Power greater than ourselves. The specific practices are entirely a matter of what fits each of us. Some of us prefer to meditate alone, while others benefit from participating in group meditation. Some use the guidance of a leader or a recording to take us through our meditation, while others prefer to meditate in silence. We find we can meditate while sitting still, walking, or running; in the morning, in the middle of the day, or in the evening when peaceful, when grieving, or when joyous. For many, meditation becomes simply a matter of mindfulness, of being in each moment as fully and consciously as we can. In short, we find approaches to meditation to be wonderfully flexible. Each of us can find ways to integrate meditation into our daily lives. It really is that simple.

However, as is often noted in recovery, simple is not the same as easy. Some of us find achieving stillness very challenging; our thoughts and feelings wander or jump about, providing

many distractions. When we become frustrated, our sponsor may remind us that all of our recovery efforts take time and practice. Like other DA. practices, such as recording our numbers, following a spending plan, and taking a routine inventory, both meditation and prayer become easier and more natural with practice. By giving ourselves time and refraining from self-criticism, we find the methods that work for us. Likewise, some of us encounter periods during which meditation or prayer becomes more difficult for a time. Again, being patient and trusting the wisdom of D.A. helps us find new openings to stillness and conscious contact.

Cultivating conscious contact through prayer and meditation is a way of maturing in the D.A. recovery process. We grow in letting go of the illusion of control. We find ourselves able to tolerate and at times even embrace things that confounded us when we were debting: experiencing discomfort and uncertainty; having to wait; having to take a frightening, "humiliating," but necessary action. We come to know that our source has never been our job or business, or our parents or spouse, but has always been our Higher Power. We accept that we will always be making progress rather than achieving perfection. In time, many of us find that even not debting is no longer a struggle; instead, it has simply become part of who we are, a daily practice of mindfulness. We truly and humbly appreciate the abundance in our lives wherever we find it. We are, at last, truly alive and free!

STEP TWELVE

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.

When we reached Step Twelve, we found it informative to look back on who we were and what we had been relying on when we started in Debtors Anonymous. Compulsive debting, financial and emotional chaos, and desperation had driven us to seek help; we wanted a way out. In those days, we thought in terms of quick fixes, something to take away the consequences of our actions and all the fear and pain that came with them. We also assumed that what we lacked was self-discipline. We thought we were weak, bad, or permanently defective. We thought that D.A. would teach us how to live by a strict budget, putting our creditors first and denying ourselves what we wanted or even what we needed. Many of us came to D.A. for financial advice; we did not expect to find a spiritual solution for our debting and for all the troubles that came with it. Although D.A. did provide temporary relief through its practical Tools and loving Fellowship, what made it possible for us to attain and maintain true and lasting recovery was walking the spiritual path of the Twelve Steps.

There is a remarkable contrast between who we were as newcomers and who we have become through working the first eleven Steps. We lived in fear of scarcity and deprivation as a result of our debting; now we have a new view of, and gratitude for, our own prosperity and abundance. We thought that prosperity meant having lots of money and belongings; now we know that, no matter our circumstances, prosperity is the experience of thriving with what we have today. We believed that abundance was about getting everything we could for ourselves; we have learned that it is about gratitude for what we have today and generosity toward others. We defined our maturity in terms of the number of credit cards we owned, the salary we made, the positions we held, or the people we employed or supervised; now we define it in terms of the depth of our willingness to practice patience, understanding, and compassion. We used to spend our time and energy in resentment, self-pity, and blame, or in attempting to get out of difficult or embarrassing situations; now we spend it in positive action. We used to have starry-eyed fantasies of some distant future; now we strive to live for today, one day at a time. Our lives were once characterized by the compulsion to debt, and by self-centered fear, self-obsession, and resultant isolation. Our lives were ruled by debts we could not or would not pay. Now they are characterized by genuineness and a desire to be of service, by the integrity that comes with living on a cash basis and paying those we owe no matter how long it takes.

Such changes did not happen by chance or by adhering to strict self-discipline; nor were they the result of being rescued from the consequences of our debting. They happened through spiritual practice. We came to trust the recovery process and a Higher Power. Our trust might

not have been complete at first, but as we continued to move through the Steps, we learned that reliance on a God of our understanding meant serenity, abundance, and freedom. We were transformed. We found a new way to live.

In our experience, there is nothing uniform about spiritual awakening. Each D.A. member has her or his own particular story about how a spiritual awakening came about and what it signifies. One thing most of us share is the realization that we are no longer trying to go it alone. Compulsively living beyond our means kept us focused almost entirely on ourselves. When we considered others, it was often to engage in blame and self-justification. We were mired in isolation, self-obsession, and endless fears. As we continued to practice the Twelve Steps, we found that we were no longer overwhelmed by selfishness. We acknowledged our need for a Power greater than ourselves, for fellowship, and for service to others, perhaps grudgingly at first but with experience showing us time and again that the program works. We were able to keep moving forward. In time, we became truly grateful to have a Higher Power and supportive recovery friends. At our best, we embraced our need for them and were astonished that we had denied ourselves access to this gift for so long.

Does this mean that we are never given to selfishness once we have had a spiritual awakening? Of course not. We are still human. Recovery, like all spiritual growth, is an ongoing process. An essential component of it is reaching out to others; when we are focused on trying to help someone else, we are not obsessively focused on ourselves.

That being the case, the task before us is simple: we try to carry this message to others who might also benefit from it. 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. We can hold out experience to compulsive debtors, and we can do it from the unique perspective of those who have been in that same desperate place. Many who need D.A. recovery have experienced criticism, judgment, anger, and despair from family and friends, but few have heard the stories of those who once thought, felt, and acted as they have. Our debting history, once such a burden to us, is now transformed into a message of hope for others, just as our gratitude is transformed into the desire to be of service.

Attempting to carry the message is not an afterthought; it is essential to living a life free of compulsive debting. Time and again, DA. experience has shown that if we take recovery for granted we can easily lose it. We are too prone to becoming preoccupied with self. Every time we relate how the Debtors Anonymous program with the Twelve Steps at its heart changed our lives, we let go of focusing exclusively on ourselves. With humility, we remember that we had been unable to make the necessary changes on our own--or even to know what they were. As we share what we have been given, we renew our willingness and gratitude. Nothing allows us to access the joy of D .A. recovery like sharing the message of our own D.A. recovery.

We always keep in mind, however, that attempting to carry the message of recovery constitutes positive action in and of itself. Certainly we hope wholeheartedly that others will find recovery, but we cannot control outcomes. What we do know is that our efforts, offered with honesty and humility, help ensure our own recovery. Each time we make a point of speaking to a newcomer after a meeting or between meetings, we renew our own commitment. Trying to carry the message keeps us active in and grateful to the D.A. program.

There are many ways to endeavor to carry the message. D.A meetings present plenty of opportunities. At meetings, we share our experience and our faith in the process of recovery. We can describe how working the Steps changed us once we stopped debting, or how we are applying D.A. principles to our lives, or simply how grateful we are for our recovery. When others speak, we listen; this allows us both to hear the message of recovery and to offer understanding to those who are seeking it. Meetings also provide opportunities for service. We can help set up or clean up D.A. meeting rooms, maintain D.A. conference-call reservations or email groups, restock literature, or take service positions such as group secretary or treasurer. All of these actions carry the message by keeping our meetings healthy and available to the next compulsive debtor who needs them. At the same time, we benefit by staying active in this program that is so essential to our recovery. Attending meetings ensures that someone will be there for the newcomer. It is vital that we be there to hold out our hands and offer welcome, support, and hope. When a member has relapsed and then returns to the DA. program, we can be part of encouraging him or her to keep coming back. Meetings present us with opportunities to connect with those seeking pressure relief meetings (PRMs) or sponsorship. These essential forms of service keep the Steps and the Tools alive in our own recovery. When we give PRMs, we pass on our experience of not incurring new unsecured debt, living within our means, and thriving in recovery. Sponsorship enlarges our understanding and practice of the Steps as we guide another member in his or her own Step work. As we do this, we keep in mind that we cannot allow our serenity or self-esteem to be determined by how well or poorly others do in recovery. We attempt to carry the message. Whether and how that message is received is not up to us; it is between that individual and her or his Higher Power.

At some point we realize that we can take our recovery to a new level by volunteering to serve in Intergroup or at the World Service level. Local and international service bodies offer many opportunities to carry the message and share our experiences and gifts, and most members who do so report that they get much more out of it than they give. We welcome the opportunity to see beyond ourselves and our individual needs and to become part of keeping D.A. available, vital, and growing.

Outside of D.A., we keep our eyes and ears open for chances to share about the miracle of our beloved Fellowship. We are sometimes surprised when friends or colleagues open up about financial chaos in their lives; but in time, we come to appreciate these moments as gifts. They offer us yet another occasion to celebrate our delivery from compulsive debting and to make a key difference in another's life as well.

Why do those who have never heard of D.A. turn to us? This often happens because they see the changes in us; our transformation is obvious to them because of how we live our lives. The latter part of the Twelfth Step suggests that we practice these principles in all our affairs. The principles embodied in the Steps have become daily practices.

What are these principles? In Step One, we practiced honesty when we admitted that we were powerless over debt and that our lives had become unmanageable. Step Two embodied hope and faith that a Higher Power could restore us to sanity, while Step Three taught us acceptance of and surrender to that Higher Power's care in our lives. We grew in honesty and courage when we took inventory and shared it in Steps Four and Five. We learned about willingness from Step Six and humility and self-acceptance from Step Seven, while Steps Eight and Nine guided us into forgiveness, freedom, and integrity. In Step Ten, we practiced perseverance and grew in gratitude and honesty as we continued to take inventory and to admit when we were wrong. Step Eleven enlarged our openness and spirituality. Step Twelve brought us to service, D.A.'s greatest gift and best-kept secret. The spiritual growth and the personal fulfillment and joy that countless D.A.s have experienced after committing to service are a testament to this fact.

Now that we have come this far, many of us find it comparatively simple to live these principles within D.A. When we are involved in meetings, pressure relief groups, sponsorship, and service, we have a lot of support in remaining honest, open, and willing and in not incurring new unsecured debt. The true test of our commitment to a spiritual program of recovery occurs outside the program. Working Step Twelve also means practicing D.A principles in our family and in our social, professional, and financial lives, indeed, anywhere we interact with our fellow human beings. We find that we want to be of service in the world, and we look for opportunities to do so.

The people we were when we got to this program could not have imagined the joy we would find in being of service. We were concerned with satisfying our desires and avoiding any pain or even discomfort. Today we find satisfaction in relying on a Higher Power, living by spiritual principles, and trying to help someone else. As the D.A. Responsibility Pledge reminds us, "I pledge to extend my hand and offer the hope of recovery to anyone who reaches out to Debtors Anonymous."

Our peace of mind does not depend on circumstances; when difficulties arise, we know that we will be guided in responding to them. If we do this work wholeheartedly, we experience the benefits of freedom from compulsive debting one day at a time, and we live truly happy and useful lives in serenity, courage, and wisdom.