

The background features abstract, overlapping geometric shapes in various shades of green, ranging from light lime to dark forest green. The shapes are primarily triangles and polygons, creating a dynamic, layered effect. The central text is positioned on a white background that is partially framed by these green shapes.

# Financial Recovery in Sobriety through Debtors Anonymous

# Rehoboth Roundup

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# DA Readings

## Welcome to Debtors Anonymous

Debtors Anonymous offers hope for people whose use of unsecured debt causes problems and suffering. We come to learn that compulsive debting is a spiritual problem with a spiritual solution, and we find relief by working the D.A. recovery program based on the Twelve-Step principles.

The only requirement for membership is a desire to stop incurring unsecured debt. Even if members are not in debt, they are welcome in D.A. Our Fellowship is supported solely through contributions made by members; there are no dues or fees.

Debtors Anonymous is not affiliated with any financial, legal, political, or religious entities, and we avoid controversy by not discussing outside issues. By sharing our experience, strength, and hope, and by carrying the message to those who still suffer, we find joy, clarity, and serenity as we recover together.

# DA Readings

## Words To Newcomers

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

We offer face-to-face, telephone and internet meetings and we suggest attending at least six meetings to have an opportunity to identify with the speakers and become familiar with D.A. before deciding whether or not this program is for you.

If you identify with some or all aspects of compulsive debting, we hope you will join us on the path of recovery and find the joy, clarity, and serenity that we have found in Debtors Anonymous.

# DA Readings

## The Twelve Steps of DA

1. We admitted we were powerless over debt--that our lives had become unmanageable.
2. Came to believe that a Power greater than ourselves could restore us to sanity.
3. Made a decision to turn our will and our lives over to the care of God as we understood Him.
4. Made a searching and fearless moral inventory of ourselves.
5. Admitted to God, to ourselves, and to another human being the exact nature of our wrongs.
6. Were entirely ready to have God remove all these defects of character.
7. Humbly asked Him to remove our shortcomings.
8. Made a list of all persons we had harmed and became willing to make amends to them all.
9. Made direct amends to such people wherever possible, except when to do so would injure them or others.
10. Continued to take personal inventory and when we were wrong promptly admitted it.
11. Sought through prayer and meditation to improve our conscious contact with God as we understood Him, praying only for knowledge of His will for us and the power to carry that out.
12. Having had a spiritual awakening as the result of these steps, we tried to carry this message to compulsive debtors, and to practice these principles in all our affairs.

# DA Readings

## The Twelve Traditions of DA

1. Our common welfare should come first; personal recovery depends upon D.A. unity.
2. For our group purpose there is but one ultimate authority--a loving God as He may express Himself in our group conscience. Our leaders are but trusted servants; they do not govern.
3. The only requirement for D.A. membership is a desire to stop incurring unsecured debt.
4. Each group should be autonomous except in matters affecting other groups or D.A. as a whole.
5. Each group has but one primary purpose--to carry its message to the debtor who still suffers.
6. A D.A. group ought never endorse, finance, or lend the D.A. name to any related facility or outside enterprise, lest problems of money, property, and prestige divert us from our primary purpose.
7. Every D.A. group ought to be fully self-supporting, declining outside contributions.
8. Debtors Anonymous should remain forever non-professional, but our service centers may employ special workers.
9. D.A., as such, ought never be organized; but we may create service boards or committees directly responsible to those they serve.
10. Debtors Anonymous has no opinion on outside issues; hence the D.A. name ought never be drawn into public controversy.
11. Our public relations policy is based on attraction rather than promotion; we need always maintain personal anonymity at the level of press, radio, and films.
12. Anonymity is the spiritual foundation of all our traditions, ever reminding us to place principles before personalities.

# What is compulsive debting, spending and under earning?

15 Questions to help you decide...

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

- ▶ Are your debts making your home life unhappy?
- ▶ Does the pressure of your debts distract you from your daily work?
- ▶ Are your debts affecting your reputation?
- ▶ Do your debts cause you to think less of yourself?
- ▶ Have you ever given false information in order to obtain credit?
- ▶ Have you ever made unrealistic promises to your creditors?
- ▶ Does the pressure of your debts make you careless of the welfare of your family?

# 15 Questions, continued...

- ▶ Do you ever fear that your employer, family or friends will learn the extent of your total indebtedness?
- ▶ When faced with a difficult financial situation, does the prospect of borrowing give you an inordinate feeling of relief?
- ▶ Does the pressure of your debts cause you to have difficulty sleeping?
- ▶ Has the pressure of your debts ever caused you to consider getting drunk?
- ▶ Have you ever borrowed money without giving adequate consideration to the rate of interest you are required to pay?
- ▶ Do you usually expect a negative response when you are subject to a credit investigation?
- ▶ Have you ever developed a strict regimen for paying off your debts, only to break it under pressure?
- ▶ Do you justify your debts by telling yourself that you are superior to the “other” people, and when you get your “break” you’ll be out of debt overnight?



# What is compulsive debting?

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

This disease affected our vision of ourselves and of the world around us. It led us to believe that we were “not enough” - at home, at work, in social situations, in love relationships. It also led us to believe that there is not enough out there in the world for us. The disease manufactured a sense of impoverishment in all that we did and saw. In reaction to this, we withdrew into a dream world, fretted over money, and avoided responsibilities.

# What is compulsive spending?

Compulsive spending is one of the symptoms of the disease of debting, and begins to lose its hold on us only after we have stopped incurring any new unsecured debt one day at a time.

# What is Under Earning?

Under earning is a symptom of the disease of compulsive debting, where we do not generate enough income to take care of important present and future needs without debting.

If our income is not sufficient to fulfill our essential needs, we are in grave danger of incurring new unsecured debt. Postponing essential self-care such as health or dental work can eventually result in an expensive emergency. If a crisis comes and we have no reserve, we may be tempted to sue a credit or charge card, or ask a friend or family member for “just one more” loan or bailout. Or, after postponing important needs for months or years, we may decide to debt compulsively, with no concern for the consequences.

# What is Solvency?

Solvency, the primary purpose of Debtors Anonymous, is the practice of not incurring any new unsecured debt one day at a time. Unsecured debt is any form of debt that is not backed up by collateral.

# A Brief History

Initiated in 1968 by a group of recovering members of Alcoholics Anonymous, DA found its footing in the recovery community in 1976 by John H. Starting with one meeting in Manhattan, DA has grown world-wide through face-to-face, telephone and on-line meetings to over 500 meetings in more than 15 countries, helping thousands of people recover from the disease of compulsive debting.

**Bob's Story**

**Heather's Story**

**Q & A & Sharing**

**Closing**

# Just For This Day

- Just for this day, I will be grateful that I have enough food to eat and a place to sleep. If I lack either of these, I will ask for help.
- Just for this day, I will ask my Higher Power to remove my compulsion to debt, under earn, or over spend. I am willing to go to any lengths to not debt today.
- Just for this day, I will be clear with my money, I will keep a record of every penny I earn or spend knowing that clarity leads to freedom.
- Just for this day, I will accept that I cannot solve all my problems at once. I will take at least one small action toward my recovery.
- Just for this day, I will live in this moment, right here, right now. I will set aside my fears of the future and my regrets about the past, accepting everything exactly as it is at this moment.
- Just for this day, I will remember that there are infinite sources of help available to me. I do not have to be alone. I will reach out to another D.A. member and find hope and encouragement for my situation, even if it seems hopeless to me right now.
- Just for this day, I am willing to believe in a power greater than myself--even if my current understanding of that power is limited.
- Just for this day, I will face life with courage. With the help of D.A. and my Higher Power, I have what I need to live through whatever this day brings.
- Just for this day, I will be of service. I will help someone else and allow someone else to help me.
- Just for this day, I will refrain from comparing myself to others. I will honor my own unique gifts and experiences.
- Just for this day, I will set aside time for quiet reflection, prayer or meditation. I will let this nourish and replenish my soul.
- Just for this day, I will be grateful for the abundance in my life. I will recognize that there is enough money, enough time, and enough love.

# The Da Promises

In the program of Debtors Anonymous, we come together to share our journey in recovering from compulsive debting. There is hope. When we work D.A.'s Twelve Steps and use D.A.'s Twelve Tools we develop new ways of living, and begin to receive these gifts of the program:

1. Where once we felt despair, we will experience a newfound hope.
2. Clarity will replace vagueness. Confidence and intuition will replace confusion and chaos. We will live engaged lives, make decisions that best meet our needs, and become the people we were meant to be.
3. We will live within our means, yet our means will not define us.
4. We will begin to live a prosperous life, unencumbered by fear, worry, resentment or debt.
5. We will realize that we are enough; we will value ourselves and our contributions.
6. Isolation will give way to fellowship; faith will replace fear.

7. We will recognize that there is enough; our resources will be generous and we will share them with others and with D.A.

8. We will cease to compare ourselves to others; jealousy and envy will fade.

9. Acceptance and Gratitude will replace regret, self-pity and longing.

10. We will no longer fear the truth; we will move from hiding in denial to living in reality.

11. Honesty will guide our actions towards a rich life filled with meaning and purpose.

12. We will recognize a Power Greater than ourselves as the source of our abundance. We will ask for help and guidance and have faith that it will come.

All this and more is possible. When we work this program with integrity and to the best of our ability, one day at a time, a life of prosperity and serenity will be ours.