

WELCOME TO DEBTOR'S ANONYMOUS

Newcomer's Packet

New Jersey/E PA Intergroup Website
DA World Service Website
DA General Service Office

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Debtors Anonymous Intergroup

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Serenity Prayer

God, grant me the serenity to accept the things I can not change, the courage to change the things I can, and the wisdom to know the difference.

What is Debtors Anonymous?

Our Primary Purpose

“In D.A., our purpose is threefold: to stop incurring unsecured debt, to pass our experience on to the newcomer and to reach out to other debtors.”

Responsibility Pledge

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

History of Debtors Anonymous

Debtors Anonymous started in 1968 when a core group of recovery members from Alcoholics Anonymous held their first meeting to discuss the problems they were experiencing with money. They first called themselves the “Penny Pinchers” and later “Capital Builders”.

The members of this group made daily deposits of their funds into savings accounts because they believed that their financial problems stemmed from an inability to save money. As days and months passed, the group’s members began to understand that their monetary problems did not stem from an inability to save, but rather from the inability to become solvent.

By 1971, the essence of the D.A. program unfolded in the discovery and understanding that the act of debting itself was the threshold of this disease, and the only solution was to use the Twelve Steps of Alcoholics Anonymous.

After two years the group of recovering A.A. members disbanded. Meetings came and went. D.A. reemerged in 1976 when two or three people began meeting on Wednesday evenings at St. Stephen’s Rectory in New York. Within the year, a second meeting was organized, and Debtors Anonymous was reborn. Today, there are over 500 meetings throughout the United States and in at least a dozen countries.

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The Twelve Tools of Debtors Anonymous

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

- 1. Meetings** We attend meetings at which we share our experience, strength, and hope with one another. Unless we give to newcomers what we have received from D.A., we cannot keep it ourselves.
- 2. Record Maintenance** We maintain records of our daily income and expenses, of our savings, and of the retirement of any portions of our outstanding debts.
- 3. Sponsorship** We have found it essential to our recovery to have a sponsor and to be a sponsor. A sponsor is a recovering debtor who guides us through the Twelve Steps and shares his or her own experience, strength, and recovery.
- 4. Pressure Relief Groups and Pressure Relief Meetings** After we have gained some familiarity with the D.A. program, we organize Pressure Relief Groups consisting of ourselves and two other recovering debtors who have not incurred unsecured debt for at least 90 days and who usually have more experience in the program. The group meets in a series of Pressure Relief Meetings to review our financial situation. These meetings typically result in the formulation of a spending plan and an action plan.
- 5. Spending Plan** The spending plan puts our needs first and gives us clarity and balance in our spending. It includes categories for income, spending, debt payment, and savings (to help us build cash reserves, however humble). The income plan helps us focus on increasing our income. The debt payment category guides us in making realistic payment arrangements without depriving ourselves. Savings can include prudent reserve, retirement, and special purchases.
- 6. Action Plan** With the help of our Pressure Relief Group, we develop a list of specific actions for resolving our debts, improving our financial situation, and achieving our goals without incurring unsecured debt.
- 7. The Telephone and the Internet** We maintain frequent contact with other D.A. members by using the telephone, e-mail, and other forms of communication. We make a point of talking to other D.A. members before and after taking difficult steps in our recovery.
- 8. D.A. and A.A. Literature** We study the literature of Debtors Anonymous and of Alcoholics Anonymous to strengthen our understanding of compulsive disease and of recovery from compulsive debting.
- 9. Awareness** We maintain awareness of the danger of compulsive debt by taking note of bank, loan company, and credit card advertising and their effects on us. We also remain aware of our personal finances in order to avoid vagueness, which can lead to compulsive debting or spending.
- 10. Business Meetings** We attend business meetings that are held monthly. Many of us have long harbored feelings that "business" was not a part of our lives but for others more qualified. Yet participation in running our own program teaches us how our organization operates, and also helps us to become responsible for our own recovery.
- 11. Service** We perform service at every level: personal, meeting, Intergroup, and World Service. Service is vital to our recovery. Only through service can we give to others what so generously has been given to us.
- 12. Anonymity** We practice anonymity, which allows us freedom of expression by assuring us that what we say at meetings or to other DA members at any time will not be repeated.\

The 12 Promises of Debtors Anonymous

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

1. Where once we felt despair, we will experience a newfound hope.
2. Clarity will replace vagueness. Confidence and intuition will replace confusion and chaos. We will live engaged lives, make decisions that best meet our needs, and become the people we were meant to be.
3. We will live within our means, yet our means will not define us.
4. We will begin to live a prosperous life, unencumbered by fear, worry, resentment, or debt.
5. We will realize that we are enough; we will value ourselves and our contributions.
6. Isolation will give way to fellowship; faith will replace fear.
7. We will recognize that there is enough; our resources will be generous and we will share them with others and with DA.
8. We will cease to compare ourselves to others; jealousy and envy will fade.
9. Acceptance and gratitude will replace regret, self-pity, and longing.
10. We will no longer fear the truth; we will move from hiding in denial to living in reality.
11. Honesty will guide our actions toward a rich life filled with meaning and purpose.
12. We will recognize a Power greater than ourselves as the source of our abundance. We will ask for help and guidance and have faith that they will come.

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

12 Traditions of Debtors Anonymous

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

Signposts on the Road to Becoming a Compulsive Debtor

1. Being unclear about your financial situation. Not knowing account balances, monthly expenses, loan interest rates, fees, fines, or contractual obligations.
2. Frequently “borrowing” items such as books, pens, or small amounts of money from friends and others, and failing to return them.
3. Poor saving habits. Not planning for taxes, retirement or other not-recurring but predictable items, and then feeling surprised when they come due; a “live for today, don’t worry about tomorrow” attitude.”
4. Compulsive shopping: Being unable to pass up a “good deal”; making impulsive purchases; leaving price tags on clothes so they can be returned; not using items you’ve purchased.
5. Difficulty in meeting basic financial or personal obligations, and/or an inordinate sense of accomplishment when such obligations are met.
6. A different feeling when buying things on credit than when paying cash, a feeling of being in the club, of being accepted, of being grown up.
7. Living in chaos and drama around money: Using one credit card to pay another; bouncing checks; always having a financial crises to contend with
8. A tendency to live on the edge: Living paycheck to paycheck; taking risks with health and car insurance coverage; writing checks hoping money will appear to cover them
9. Unwarranted inhibition and embarrassment in what should be a normal discussion of money.
10. Overworking or under-earning: Working extra hours to earn money to pay creditors; using time inefficiently; taking jobs below your skill and education level.
11. An unwillingness to care for and value yourself: Living in self-imposed deprivation; denying your basic needs in order to pay your creditors.
12. A feeling or hope that someone will take care of you, if necessary, so that you won’t really get into serious financial trouble, that there will always be someone you can turn to.



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Frequently Asked Questions

1. What is the requirement for DA membership?

The only requirement for membership is a desire to stop incurring unsecured debt.

2. Does it cost anything to join DA?

There are no dues or fees for DA membership; we are self-supporting through our own contributions.

3. What happens at a DA meeting?

While formats vary from region to region and meeting to meeting, there are some common elements to all of them: a reading of the preamble, a member chairing the meeting, announcements, a collection for the meeting's financial support, and sharing by others. Additionally, meeting may dedicate time to read the Twelve Steps, the Twelve Traditions, the Signs of Compulsive Debting, the Tools of DA and other literature. Usually meetings allocate time during or after a meeting on a monthly basis to hold a business meeting.

Why is it important for newcomers to attend meetings regularly? We gain a sense of hope. We identify with others. We meet people who can help.

4. 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.

5. 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.

6. What is anonymity?

We respect the anonymity of others. The principle of anonymity means we do not take outside the meetings what we hear and see in the meetings. Most of us like our identities and stories to remain confidential. Anonymity is the spiritual foundation of all our traditions, ever reminding us to place principles before personalities.

7. What are the 12 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.

8. 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.

9. What are Pressure Relief Groups and Pressure Relief Meetings?

After we have gained some familiarity with the D.A. program, we organize Pressure Relief Groups consisting of ourselves and two other recovering debtors who have not incurred unsecured debt for at least 90 days and who usually have more experience in the program. The group meets in a series of Pressure Relief Meetings to review our financial situation. These meetings typically result in the formulation of a spending plan and an action plan.

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Getting Started

Stop incurring any new unsecured debt

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

Attend D.A. meetings regularly

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

Record your expenses and your income

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

Read D.A. literature

You will find useful suggestions and new insights. We also find it helpful to read these books: A Currency of Hope, Alcoholics Anonymous, and the Twelve Steps and Twelve Traditions of Alcoholics Anonymous. .

The Twelve Steps

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

Work the Steps

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

Step One

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

Find a Sponsor

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

Ask for a Pressure Relief Meeting

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

Anonymity

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

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

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Spending Plan for _____

	First Half Month		Second Half Month		Month		Difference
	Planned	Actual	Planned	Actual	Planned	Actual	
Income							
Salary							
Pension							
Social Security							
Investments							
Other							
TOTAL INCOME							
Fixed Expenses							
Mortgage/Rent							
Utilities							
Cable Service							
Car Payment							
Car Insurance							
Life Insurance							
Medical Insurance							
Dental Insurance							
TOTAL FIXED EXPENSES							
Variable Expenses							
Home Furnishings							
Phone							
Car Maintenance							
Gas & Tolls							
Food In							
Food Out							
Reserve for Taxes							
Personal Care							
Clothing							
Laundry/Dry Cleaning							
Unreimb Health Exp							
Education							
Entertainment							
Vacation							
Gifts							
Charitable Donations							
Savings							
Prudent Reserve							
TOTAL VARIABLE EXPENSES							
PLUS FIXED EXPENSES		0					
TOTAL EXPENSES		0					
TOTAL INCOME		0					
Difference		0					

