Signs of Compulsive Debting in Business

As it states in our Third Tradition, "the only requirement for D.A. membership is a desire to stop incurring unsecured debt." This applies to both professional and personal debt. It is understood that paying bills for goods and services rendered according to agreed upon terms does not constitute debting.

Compulsive debting in business is very similar to compulsive debting with one's personal finances. Many of us were severely lacking in clarity. Some of the experiences and behaviors that led to compulsive debting were:

- We neither knew when bills or taxes were due, nor did we remember if and what we had paid or still owed.
- We confused our personal finances with our business finances and drew from one set of funds to cover the other.
- We often did not know the exact costs of our overhead, our operating expenses, or our profit margins.
- We had no business plan.
- We used verbal agreements instead of written ones, which led to disputes later over the terms of the agreement.
- We overcommitted our time and did not spend enough time generating revenue.
- Many of us were overwhelmed by clutter.
- We lived in a state of deprivation for the sake of our business.
- We did not pay ourselves a salary. We did not take vacations, provide ourselves benefits, or grant ourselves any personal and sick days.
- We undervalued and underpriced our goods and services.
- We allowed professionals who worked for us (i.e. consultants, accountants, lawyers, etc.), to run our business life.
- In relapse, we missed B.D.A and/or D.A. meetings, and lost contact with our sponsors, pressure relief group, and friends in the program. We did not or were unable to ask for help when we needed it the most.

DEBTORS ANONYMOUS™

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