# WELCOME TO BUSINESS DEBTORS ANONYMOUS

***Our experience has shown that the D.A. program will always work for any person who has a desire to stop using debt.***

# BDA Newcomer's Packet

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***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***

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***carrying the message to those who still suffer, we find joy, clarity, and serenity as we recover together.***

***A business owner can be defined as a person who is a principal in a sole proprietorship, partnership, or corporation, and has financial responsibility for the conduct of that business, including federal, state, and local taxes. However, entrepreneurs, artists, contractors, craftspeople, consultants, merchants, shopkeepers, the self-employed and venture capitalists may all benefit from attending B.D.A. meetings.***

Business Debtors Anonymous (B.D.A.) is a distinct and dynamic but not separate part of D.A., created to focus on the recovery of members of the fellowship who are business owners.

Together, members of B.D.A. support one another in applying the D.A. principles and tools when owning and running a business.

However, as part of D.A., there is no separate membership for attending Business Debtors Anonymous meetings.

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.

***As implied in the Third Tradition, members of Debtors Anonymous who are not business owners can certainly attend any B.D.A. meeting and benefit from the experience, strength and hope found there, but the focus of B.D.A. meetings is intentionally geared towards addressing the issues, needs and concerns of business owners in the fellowship.***

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1. **What is the requirement for D.A. membership?**
   The only requirement for membership is a desire to stop incurring unsecured debt.

2. **Does it cost anything to join D.A.?**
   There are no dues or fees for DA membership; we are self-supporting through our own contributions.

3. **What happens at a D.A. 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, meetings may dedicate time to reading the Twelve Steps, the Twelve Traditions, the Signs of Compulsive Debting, the Tools of D.A. 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 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.

8. **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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***As grateful as we are for these tools for business owners and the other tools of D.A., we have found that it is only through working the Twelve Steps of Debtors Anonymous that lasting solvency, recovery and serenity may be obtained for our businesses and ourselves.***

1. We keep separate professional and personal financial records and bank accounts.
2. We write annual one-year business plans with definable and accountable goals and targets.
3. We keep clean, orderly, and accurate financial records, including Accounts Receivable, Accounts Payable, Cash on Hand, Inventory, Assets, and Outstanding Debts, and put all tax and bill due-dates on our calendar.
4. We pay ourselves a salary including benefits, medical insurance, vacations, and sick days.
5. We remain mindful that dollars spent should generate revenue, and we compare prices before making purchases.
6. We maintain clarity about the overhead and profit margins of every product or service we sell.
7. We pay our bills and invoice our clients promptly.
8. We put all our business agreements in writing and write our own Letters of Agreement.
9. We notice the competition but don't worry about it. We learn from our competitors and trust that it is an abundant universe with more than enough for everyone.
10. We separate ourselves from difficult personalities and poor-paying clients and place principles before personalities.
11. We bookend before and after making commitments and difficult business decisions or actions.
12. We are willing to be in charge of and responsible for our business. Professionals who work for us, such as accountants, lawyers, and consultants, are not our Higher Power.

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***We worked spiritually with other people—employees, vendors, clients, and competitors—remembering that it is principles before personalities. We came to know that through business highs and business lows, we were going nowhere unless we were on our spiritual track***

We learn to operate our business along spiritual lines and find that operating in integrity and being of service is profitable.

We accumulate cash reserves, pay our bills and employees on time, pay ourselves a regular salary with benefits and vacation time and build a thriving, prosperous, debt-free, and financially solvent business.

We take responsibility for our business commitments and obligations and remember that we are in charge of the professionals who work for us.

We maintain clear and orderly financial records and eliminate unnecessary clutter.

We have clear knowledge of our overhead, operating expenses, pricing, profit, accounts receivable, accounts payable and all our assets and liabilities.

We have a business plan, and goals and visions for ourselves and our businesses.

We place all agreements in writing.

We budget our time realistically and focus our work time on generating revenue.

We value our goods and services and price them accordingly.

We maintain contact with our sponsors, pressure relief group and friends in the program, continue to attend D.A. and B.D.A. meetings, and perform service in our recovery.

We are willing and able to ask for help when we need it and trust in the care and guidance of our higher power.

We are at peace with ourselves and allow our businesses to grow and expand harmoniously.

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## *In summary, we have found the following suggestions helpful in recovery through Business Debtors Anonymous*

1. Create a personal spending plan via Debtors Anonymous
2. Work out a 12-month business plan: include all costs, projected revenue, and payroll—be sure to include your own salary.
3. Review the Business Plan with a Business Pressure Relief Group meeting.
4. Open and maintain a separate business checking account. Separate personal from business finances.
5. Create an action plan to ensure the business bookkeeping records are clean, orderly and accurate.
6. Be willing to be both in charge and responsible for all aspects of your business. Professional help—accountants, lawyers, and consultants—are working for you and are not your business' higher power.
7. Show up for your business and keep your focus on generating revenue. Your business dollars and time spent should generate revenue.
8. Be very clear about your profit. Know your profit margins on each and every business transaction whether it involves a product or service. Write it down, use your calculator, run a tape, double check the numbers.
9. Detach from difficult personalities: clients, partners, employees, and your own DIS-ease. Remember in all your business transactions its principles before personalities.
10. If you have a problem with record keeping, billing or collections: BOOKEND. Bookending is a very valuable tool for you and the person you call. It's a form of service and commitment to recovery for all parties involved.
11. Be aware of the competition, but don't worry about it. There is enough for everybody. It is and abundant universe. Consider your competition as a valuable teacher. Don't compare your business insides with your competitor's outside.
12. If you feel either high or low when closing "deals" or financial commitments: BOOKEND. Try not to dramatize!
13. Pay bills promptly and get payments due to you promptly.
14. Put all your business agreements in writing. To save money and confusion, write your own letters of agreement before seeking legal advice.
15. Take care of yourself. Remember HALT: don't get too Hungry, Angry, Lonely, or Tired.
16. Begin building cash reserves—no matter how humble.
17. Compare prices before contracting, giving an order, or signing a check. When it's time to write a check, stop all other activities and THINK.
18. Don't debt "one day at a time" and keep coming back to D.A. and B.D.A.

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# HISTORY OF DEBTORS ANONYMOUS



The idea that would become the Fellowship of Debtors Anonymous started in 1968, when a core group of recovering members from Alcoholics Anonymous began discussing the problems they were experiencing with money. Led by a man named John H., they began an eight-year spiritual odyssey to understand the causes and conditions behind their self-destructive behavior with money.

Having little idea of how to approach this, they focused in turn on the diverse symptoms they were experiencing, including many different patterns of spending, saving, shopping, and earning. They first called themselves the "Penny Pinchers," and attempted to control through willpower the amount of money they spent. Later, the group renamed itself the "Capital Builders", convinced that their financial problems stemmed from an inability to save money. They tried to cure this by making daily deposits into savings accounts, but this, too, failed to resolve their problems.

For the next few years, the ever-changing group of people around John H. tried addressing all of the symptoms they were suffering from but continued to fail. In addition to AA, they attended meetings of Gamblers Anonymous, Al-Anon, and other 12-Step programs, hoping to find a definitive answer. Finally, as more years passed, they began to understand that their monetary problems did not stem from an inability to save or control the amount they spent or earned, 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 the disease, and the only solution was to use the Twelve Steps of Alcoholics Anonymous to stop incurring unsecured debt one day at a time, and to stay stopped. After two years, the group of recovering AA members disbanded. Meetings came and went, with John H. attempting desperately to hold the small and ever-changing group of financially troubled alcoholics together.

D.A. re-emerged in April 1976 when John H. and another debtor met at a church in New York City for the first regularly scheduled D.A. meeting. Within a year, a second meeting was organized. By early 1982, there were five meetings in existence in the world, all of them in Manhattan.

In March of 1982, representatives from those five meetings took a daring step. With many of them having been inspired by their service experience in AA, they established a Pro-Tem Board Of Trustees for D.A. The Pro-Tem Board of five scheduled an Annual Meeting of Debtors Anonymous, held in New York City in September 1982. A permanent General Service Board for the fellowship was elected at that meeting and has existed ever since. Newly established meetings in Boston and Washington also elected Regional Trustees, and these were later joined by a Regional Trustee from Los Angeles.

D.A. remained mostly New York-based during the mid-1980s, and four more Annual Meetings were held from 1983-1986, all in Manhattan. The General Service Board during this era attempted to build a service structure for the fledgling Fellowship largely on the model of AA, but with some differences to accommodate D.A.'s much smaller size. Class B (non-debtor) trustees were added to the GSB, and Regional Trustees were replaced by a board composed entirely of National Trustees elected from regions, in the interests of D.A. unity.

In 1987, the GSB further followed the AA model by creating a World Service Conference and turning to it for guidance and direction for D.A.'s future. In a bid to create a truly national Fellowship, the Conference met only the first year in New York, and in subsequent years rotated the location of the Conference to Los Angeles, Boston, Chicago, San Francisco, Dallas, and many other cities.

The biggest challenges in D.A.'s first 15 years were the development of a service structure, the writing and adoption of a common literature, and the overcoming of regional antagonisms. In 1994, the growing importance of Intergroups was recognized when Intergroup Service Representatives joined General Service Representatives and Trustees as delegates to the annual World Service Conference.

As might be expected in a Fellowship composed entirely of debtors, D.A. has struggled financially through much of its existence. On several occasions its financial position has been perilous, and the emphasis of many members on "visions" they have for the Fellowship's future has outstripped the members' willingness to fund those visions. Although a General Service Office was established in 1985, the Office was open only a few hours a week for many years, and D.A. did not hire its first full-time employee until 2001.

Debtors Anonymous today has more than 500 registered meetings in more than 15 countries worldwide. It has a recovery book, a large stock of literature, and recently produced its first foreign-language literature. in 2023, D.A. will celebrate 47 years of existence as a Fellowship.

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***Having had a spiritual awakening as the result of these Steps, we tried to carry this message to other compulsive debtors, and to practice these principles in all our affairs.***

NJPADA Intergroup is a gathering of D.A. members who represent D.A. groups throughout New Jersey and eastern Pennsylvania. NJPADA Intergroup also serves the needs of members who attend meetings on the telephone (Debtors Anonymous Telephone Intergroup – DATIG), or on the internet. NJPADA Intergroup meets in a monthly Zoom meeting (see NJPADA Calendar), to plan and provide services for the entire region. NJPADA Intergroup plays a vital role in carrying the D.A. message to the still suffering debtor and is often the first point of contact for people struggling with debt and debting.

The primary purpose of NJPADA Intergroup is to support the D.A. meetings within its regional area and to help direct newcomers to those meetings. Beyond this basic and fundamental purpose, NJPADA Intergroup serves as a clearinghouse for information. Groups elect representatives to general meetings of NJPADA Intergroup and share their experience, strength, and hope in carrying the message. New ideas and approaches are exchanged. Groups share their knowledge and experience with new or struggling groups.

NJPADA Intergroup also provides opportunities for cooperation on fellowship projects that are beyond the capacity of any one group. Thus, NJPADA Intergroup develops regional meeting lists, develops and maintains a website, and sponsors events which enable debtors to come together and share their recovery.

NJPADA also participates in the general service structure of D.A., sending an Intergroup Service Representative (ISR) to the annual World Service Conference (WSC). The ISR serves as the link between NJPADA and the WSC, the General Service Board, and the GSO.

## *Serenity Prayer (an extended version)*

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

***Grant me patience with the changes that take time,***
***an appreciation for all that I have,***
***tolerance of those with different struggles,***
***and the strength to get up and try again,***
***one day at a time.***

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D.A. Newcomer's Packet
https://njpada.org/newcomers_packet

NJPADA area meeting links, locations, and times
https://njpada.org/meetings/

D.A. General Service Office
https://debtorsanonymous.org

Find a Meeting anywhere in the world
https://debtorsanonymous.org/meetings/?tsml-day=any&first-call=1

D.A. Magazine and Newsletter
https://debtorsanonymous.org/fellowship-services/fellowship-newsletters/

Fellowship Podcasts
https://debtorsanonymous.org/fellowship-services/fellowship-podcasts/

Literature for Free
https://debtorsanonymous.org/getting-started/free-literature/

Literature to Purchase
https://debtorsanonymous.org/daliterature/

Print and Kindle Literature at Amazon.com
https://www.amazon.com/stores/Debtors-Anonymous/author/B07K6YBR65?ref=ap_rdr&store_ref=ap_rdr&isDramIntegrated=true&shoppingPortalEnabled=true

D.A. Manual of Service
https://debtorsanonymous.org/download/da-manual-of-service/?wpdmdl=121040&refresh=64836c20620451686334496

BDA Business Debtors Anonymous
https://debtorsanonymous.org/getting-started/business-debtors-anonymous/

***As we enjoyed the rewards of the program, our gratitude inspired us to pass on to others the gifts we had been given and gratefully received.***


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*Helpful Terms for New and Potential D.A. Members – and Old Timers Too!*
*A Public Information Resource created by D.A. in 2016.*

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

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

> ***Carrying the Message "We have something to offer debtors still suffering from the same compulsion that once ruled our lives. It is vital that we share it, that we open the door of Debtors Anonymous recovery to others and invite them to step through it." —The Twelve Steps of D.A., pg 63-64.***

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

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

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

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

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

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

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

**Business Meetings:** We attend business meetings that are held monthly. Many of us have long harbored feelings that "business" was not a part of our lives but for others more qualified. Yet participation in running our own program teaches us how our organization operates, and also helps us to become responsible for our own recovery.

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

***com·pul·sive kəm-pŭl'sĭv / adjective***

1. ***Resulting from or relating to an irresistible urge, especially one that is against one's conscious wishes.***
2. ***Irresistibly interesting or exciting; compelling. — online dictionary***

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

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

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

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

**Fifteen Questions:** D.A. is a program of self-diagnosis. Most compulsive debtors will answer "yes" to at least eight of the fifteen questions we ask ourselves about compulsive debting. If you answer yes to eight or more of the fifteen questions, the chances are that you have a problem with compulsive debt or are well on your way to having one. If this is the case, today can be a turning point in your life.

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

***The Power of Record Maintenance "By focusing on the details of our finances, we cleared out unnecessary mental 'clutter,' opening a connection to our Higher Power." — D.A. "Spirituality" Pamphlet, pg 8***

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

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

**Service:** We perform service at every level: personal, meeting, Intergroup, and World Service. Service is vital to our recovery. Only through service can we give to others what so generously has been given to us.

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

**Spending Plan:** The spending plan puts our needs first and gives us clarity and balance in our spending. It includes categories for income, spending, debt payment, and savings (to help us build cash reserves, however humble). The income plan helps us focus on increasing our income. The debt payment category guides us in making realistic payment arrangements without depriving ourselves. Savings can include prudent reserve, retirement, and special purchases.

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

> ***"Higher Power, I stand before you ready to be transformed. I place myself in your hands. Guide me on my recovery path. Remove my compulsive debting, my self-centered fear, and my own self-will. May I shine to others as a beacon of your power. May I choose to remain on your path always." —The Twelve Steps of D.A., page 19.***

**Sponsorship:** We have found it essential to our recovery to have a sponsor and to be a sponsor. A sponsor is a recovering debtor who guides us through the Twelve Steps and shares his or her own experience, strength, and recovery.

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

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

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