Debtors Anonymous in a Nutshell

Debtors Anonymous is a 12-Step program, like Alcoholics Anonymous, for people with problems with money or debt, which provides a spiritual approach, in a supportive environment, to managing unsecured debt and compulsive spending. You are not alone. There is hope.

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

Attend D.A. meetings regularly: Attending meetings provides a sense of hope, an opportunity to identify with others, and a chance to meet people who can help. Members share their experiences, strength, and hope with each other to support recovery. Find a face-to-face meeting in your area or attend any of the hundreds of meetings worldwide on zoom.

Record your expenses and your income: Increase consciousness of your spending. Use a small notebook or planner that is easy to carry, or an app on your mobile phone. Throughout each day, record everything you spend and any income you 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. Remember, it is progress, not perfection, which is important.

Read D.A. Literature: D.A. literature provides useful suggestions and new insights, often through the recovery stories of others. Free literature is available on this website and through the D.A. General Service Office (GSO). Other D.A. literature is for sale from GSO or on Amazon. It is also helpful to read these books D.A. books: *A Currency of Hope*; *The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous*. The *Alcoholics Anonymous Big Book* is the bible of all Twelve Step programs. When reading A.A. literature, substitute the words debt and debting for alcohol and drinking.

The Twelve Steps and D.A. Tools: 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 will require time and effort. While using the Tools of D.A. provides some relief from compulsive debting, it is working the Steps that leads to recovery.

Work the Steps: 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. True, long-lasting recovery results from the spiritual experience gained through working the Steps. Purchase *Debtors Anonymous Twelve Steps Study Guide for D.A. and B.D.A.* from the GSO or Amazon.

Step One: Begin 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: Ask someone who lives the recovery you want to be your sponsor. A Sponsor will help you work the 12 Steps, use the D.A. Tools, and guide you through the program.

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., ask two qualified members of D.A. (usually a man and a woman) to meet with you in a Pressure Relief Meeting. 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: The principle of anonymity is a cornerstone of the D.A. program. 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 their words or deeds may be used to harm us. Respect the anonymity of all D.A. members.

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

DEBTORS ANONYMOUS

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