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.

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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***

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.

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.

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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.

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.

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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.

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.

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.

For additional terms and acronyms link used in D.A., click this link to:
Addendum: A Glossary of Acronyms and Service Terms Commonly Used in Debtors Anonymous which is on page 144 in the D.A. Manual of Service.

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