WELCOME
TO
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.

Newcomer's Packet

Prepared by

NJPADA

New Jersey and Eastern Pennsylvania Intergroup

https://njpada.org

General Service Office

https://debtorsanonymous.org

Revised 02/02/2025

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Is your life unmanageable because of debt? Are you sick of bouncing checks, paying late fees, and having creditors knocking at your door? Debtors Anonymous offers hope for people whose use of unsecured debt causes problems and suffering in their lives and the lives of others.

DEBTORS ANONYMOUS

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

Debtors Anonymous offers hope for people whose use of unsecured debt causes problems and suffering in their lives and the lives of others.

Most people incur debt at various points in their lives, whether taking out a student loan for college or buying a first car or a house. For some people, unsecured debt, which is debt not secured by some form of collateral such as a house or car, becomes an addictive and unmanageable part of their lives. Debting is more than just sensationalized shopping. It can cripple and ruin someone's life. Debt is like alcohol for the alcoholic, food for the compulsive eater, and gambling for the compulsive gambler.

For many it is a false crutch that feeds fantasy and magnifies obsession. Many debtors are thousands of dollars in debt to credit-card companies, student-loan providers, the IRS, or to family members. Compulsive debtors often engage in compulsive shopping or underearning or alternate between overspending and deprivation. Eventually, a person with a compulsive debting problem finds that life has become unmanageable.

In D.A., our purpose is threefold: to stop incurring unsecured debt, to share our experience with the newcomer, and to reach out to other debtors. Debtors Anonymous is a non-profit organization based on the Twelve-Step principles of Alcoholics Anonymous. Compulsive debting can also affect those who are self-employed or business owners. For them, Business Debtors Anonymous meetings are available to address their specific needs.

Debtors Anonymous offers a program of recovery that works. Those who wish to stop debting are encouraged to attend meetings, read D.A. literature, seek the advice of a program sponsor, and follow the 12 Steps of the Debtors Anonymous program.

In D.A. you can find a new way of living that offers recovery from compulsive debting and hope for a healthier, happier, more prosperous life. We suggest that you keep an open mind and attend at least six meetings as soon as possible. If you do not like one meeting, attend another. The important thing is to keep coming back.

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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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If you are having problems with money and debt and think you may be a compulsive debtor, you have come to the right place. Debtors Anonymous can help you.

Compulsive debting is a disease.

We have found that it is a disease that never gets better, only worse, as time goes on. As compulsive debtors, we have fallen into patterns of spending that do not satisfy our real needs. Some of us have chronically held back on paying our bills and debts, even when we had the money to pay them. Or we have faithfully kept up our payments to one or two creditors and neglected the others. Some of us have simply ignored our debts for some time, hoping against hope that somehow, they would miraculously get paid.

Some of us have been compulsive spenders, showering ourselves with things we neither needed nor wanted. When we felt needy or lacking, we splurged on something we could not afford. We spent impulsively, incurred debt, felt guilty, promised never to do it again, and only repeated the same cycle the next time the feeling of .not enough. came up. Having over-spent, we often had nothing to show for it and wondered where all that money went. (Some compulsive spenders are not actually in debt, but they are still welcome in DA. The only requirement for membership is a desire to avoid incurring unsecured debt.)

Some of us have been compulsive paupers, leaving ourselves broke time and again, struggling from one financial crisis to the next. Then, there are those of us who find it almost impossible to spend money on ourselves. The TV breaks and stays broken; that pair of shoes, ready for retirement, is made to work yet another year; and even medical and dental problems go unattended.

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, 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.

The use of unsecured credit destroyed our self-esteem, hurt our families, and created an assortment of other problems. We were scared. We had sleepless nights. We dreaded opening the mailbox for fear of what we would find.

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12 SIGNS OF COMPULSIVE DEBTING

Most people turn to D.A. when they become willing to admit that their debt has them licked. Also, in D.A. a compulsive debtor is described as a person whose debt has caused growing and continuing problems in any part of his or her life.

1. Being unclear about your financial situation. Not knowing account balances, monthly expenses, loan interest rates, fees, fines, or contractual obligations.
2. Constantly "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 non-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 crisis 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.

The compulsive debtor needs to be willing to accept the fact that he or she is in the grip of a progressive illness, and he or she needs to have a desire to get well.

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Most compulsive debtors will answer "yes" to at least eight of the following 15 questions:

1. Are your debts making your home life unhappy?
2. Does the pressure of your debts distract you from your daily work?
3. Are your debts affecting your reputation?
4. Do your debts cause you to think less of yourself?
5. Have you ever given false information in order to obtain credit?
6. Have you ever made unrealistic promises to your creditors?
7. Does the pressure of your debts make you careless of the welfare of your family?
8. Do you ever fear that your employer, family or friends will learn the extent of your total indebtedness?
9. When faced with a difficult financial situation, does the prospect of borrowing give you an inordinate feeling of relief?
10. Does the pressure of your debts cause you to have difficulty sleeping?
11. Has the pressure of your debts ever caused you to consider getting drunk?
12. Have you ever borrowed money without giving adequate consideration to the rate of interest you are required to pay?
13. Do you usually expect a negative response when you are subject to a credit investigation?
14. Have you ever developed a strict regimen for paying off your debts, only to break it under pressure?
15. Do you justify your debts by telling yourself that you are superior to the "other" people, and when you get your "break" you'll be out of debt overnight?

How did you score? If you answered yes to eight or more of these 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. We have all arrived at this crossroad. One road, a soft road, lures you on to further despair, illness, ruin, and in some cases, mental institutions, prison, or suicide. The other road, a more challenging road, leads to self-respect, solvency, healing, and personal fulfillment. We urge you to take the first difficult step onto the more solid road now.

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Here are the steps we took, which are suggested as a program of recovery.

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. Became 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.

The suggested Twelve Steps of Debtors Anonymous provide a foundation for living that forms the basis of our spiritual program. They are the principles that made possible our recovery from the insanity of compulsive debting.

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Recovery from compulsive debting begins when we stop incurring new, unsecured debt, one day at a time. 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 to live within our means. It includes categories for income, spending, debt payment, and savings. The income category helps us determine our resources and focus on increasing our income, if needed. The debt payment category guides us in making realistic payment arrangements without depriving ourselves. The savings category helps us build cash reserves, however humble, and can include savings for a 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, email, 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.

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Practice of D.A.'s Traditions builds and maintains stable and healthy groups and also builds D.A. Fellowship.

1. Our common welfare should come first; personal recovery depends upon DA 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.

When we voluntarily choose to be guided by the Traditions, we are led, time and again, to placing principles before personalities. We begin to see that doing so is an act of humility.

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

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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.

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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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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SAMPLE SPENDING RECORD AND PLAN 1

Here is a Sample Spending Record and Plan 1 as an illustration of what a monthly spending plan could look like. The next page is a blank version of this same page which you can copy and use. Do a sheet for each month. In Excel or Google Sheets, you can create a workbook of all the months, so you have all your months for the year in one document.

SPENDING RECORD & PLAN Sample 1	MONTH: _____					Year 202 ____	
	Week #1 Actual	Week #2 Actual	Week #3 Actual	Week #4 Actual	Total For Month Actual	Total For Month Planned	Month Difference
INCOME							
Salary		3,125.00		3,125.00	6,250.00	6,250.00	0.00
Pension			550.00		550.00	550.00	0.00
Social Security					0.00	0.00	0.00
Commissions					0.00	0.00	0.00
Investments	50.00				50.00	68.00	18.00
Bank Interest				3.00	3.00	4.00	1.00
Other	26.00	23.00	18.00	13.00	80.00	100.00	20.00
TOTAL INCOME	76.00	3,148.00	568.00	3,141.00	6,933.00	6,972.00	39.00
FIXED EXPENSES							
Mortgage/Rent	2,500.00				2,500.00	2,500.00	0.00
Real Estate Taxes	200.00				200.00	200.00	0.00
Home or Renters Insur.	600.00				600.00	600.00	0.00
Utilities			431.00		431.00	450.00	19.00
Cable/Internet Service			150.00		150.00	150.00	0.00
Car Payment		400.00			400.00	400.00	0.00
Car Insurance		250.00			250.00	250.00	0.00
Life Insurance		50.00			50.00	50.00	0.00
Medical Insurance			400.00		400.00	400.00	0.00
Dental Insurance			250.00		250.00	250.00	0.00
Total Fixed Exp.	3,300.00	700.00	1,231.00	0.00	5,231.00	5,250.00	19.00
VARIABLE EXPENSES							
Car Maintenance		50.00		50.00	100.00	100.00	0.00
Charitable Donations	15.00	10.00	15.00	10.00	50.00	50.00	0.00
Clothing	25.00		25.00		50.00	50.00	0.00
Educaton					0.00	0.00	0.00
Entertainment	20.00		20.00	35.00	75.00	40.00	(35.00)
Food In	150.00	136.00	150.00	152.00	588.00	300.00	(288.00)
Food Out	27.00	52.00	31.00		110.00	60.00	(50.00)
Gas & Tolls	75.00	68.00	75.00	71.00	289.00	140.00	(149.00)
Gifts	15.00		15.00		30.00	30.00	0.00
Health Exp. (unreimb)	28.00	15.00		22.00	65.00	425.00	360.00
Home Furnishings			27.00		27.00	50.00	23.00
Laundry/Dry Cleaning	15.00		15.00		30.00	30.00	0.00
Personal Care	20.00	27.00	20.00	16.00	83.00	40.00	(43.00)
Phone			50.00		50.00	37.00	(13.00)
Taxes Reserve		75.00		75.00	150.00	150.00	0.00
Vacation		50.00		50.00	100.00	100.00	0.00
Savings		25.00		25.00	50.00	60.00	10.00
Prudent Reserve		25.00		25.00	50.00	60.00	10.00
Total Variable Exp.	390.00	533.00	443.00	531.00	1,897.00	1,722.00	(175.00)
TOTAL EXPENSES	3,690.00	1,233.00	1,674.00	531.00	7,128.00	6,972.00	(156.00)
TOTAL INCOME	76.00	3,148.00	568.00	3,141.00	6,933.00	6,972.00	39.00
SURPLUS/(SHORTFALL) FOR MONTH	**(3,614.00)**	**1,915.00**	**(1,106.00)**	**2,610.00**	**(195.00)**	**0.00**	**(195.00)**

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Here is a blank copy of Sample Spending Record and Plan 1. Click ***HERE*** to download a blank copy of the Excel spreadsheet, which you can download, print, or modify to suit your individual needs. Note that the blank spreadsheet has formulas built in if you care to use them. Do a sheet for each month. In Excel or Google Sheets, you can create a workbook of all the months, so you have all your months for the year in one document.

SPENDING RECORD & PLAN Sample 1	MONTH: _____					Year 202 ____	
	Week #1 Actual	Week #2 Actual	Week #3 Actual	Week #4 Actual	Total For Month Actual	Total For Month Planned	Month Difference
INCOME							
Salary					0.00	0.00	0.00
Pension					0.00	0.00	0.00
Social Security					0.00	0.00	0.00
Commissions					0.00	0.00	0.00
Investments					0.00	0.00	0.00
Bank Interest					0.00	0.00	0.00
Other					0.00	0.00	0.00
TOTAL INCOME	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FIXED EXPENSES							
Mortgage/Rent					0.00	0.00	0.00
Real Estate Taxes					0.00	0.00	0.00
Home or Renters Insur.					0.00	0.00	0.00
Utilities					0.00	0.00	0.00
Cable/Internet Service					0.00	0.00	0.00
Car Payment					0.00	0.00	0.00
Car Insurance					0.00	0.00	0.00
Life Insurance					0.00	0.00	0.00
Medical Insurance					0.00	0.00	0.00
Dental Insurance					0.00	0.00	0.00
Total Fixed Exp.	0.00	0.00	0.00	0.00	0.00	0.00	0.00
VARIABLE EXPENSES							
Car Maintenance					0.00	0.00	0.00
Charitable Donations					0.00	0.00	0.00
Clothing					0.00	0.00	0.00
Educaton					0.00	0.00	0.00
Entertainment					0.00	0.00	0.00
Food In					0.00	0.00	0.00
Food Out					0.00	0.00	0.00
Gas & Tolls					0.00	0.00	0.00
Gifts					0.00	0.00	0.00
Health Exp. (unreimb)					0.00	0.00	0.00
Home Furnishings					0.00	0.00	0.00
Laundry/Dry Cleaning					0.00	0.00	0.00
Personal Care					0.00	0.00	0.00
Phone					0.00	0.00	0.00
Taxes Reserve					0.00	0.00	0.00
Vacation					0.00	0.00	0.00
Savings					0.00	0.00	0.00
Prudent Reserve					0.00	0.00	0.00
Total Variable Exp.	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL EXPENSES	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL INCOME	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SURPLUS/(SHORTFALL) FOR MONTH	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

DEBTORS ANONYMOUS

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Here is a Sample Spending Record and Plan 2 as an illustration of what a monthly spending plan could look like. The next page is a blank version of this same page which you can copy and use. Do a sheet for each month. In Excel or Google Sheets, you can create a workbook of all the months, so you have all your months for the year in one document.

SPENDING RECORD & PLAN Sample 2	MONTH: _____				Year 202 ____		
	First Half of Month		Second Half of Month		Month		
	Actual	Planned	Actual	Planned	Actual 1st + 2nd	Planned 1st + 2nd	Difference
INCOME							
Salary	3,125.00	3,125.00	3,125.00	3,125.00	6,250.00	6,250.00	0.00
Pension		550.00	550.00		550.00	550.00	0.00
Social Security					0.00	0.00	0.00
Commissions					0.00	0.00	0.00
Investments	50.00	68.00			50.00	68.00	18.00
Bank Interest			3.00	4.00	3.00	4.00	1.00
Other	32.00	50.00	48.00	50.00	80.00	100.00	20.00
TOTAL INCOME	3,207.00	3,793.00	3,726.00	3,179.00	6,933.00	6,972.00	39.00
FIXED EXPENSES							
Mortgage/Rent	2,500.00	2,500.00			2,500.00	2,500.00	0.00
Real Estate Taxes	200.00	200.00			200.00	200.00	0.00
Home or Renters Insur.	600.00	600.00			600.00	600.00	0.00
Utilities			431.00	450.00	431.00	450.00	19.00
Cable/Internet Service			150.00	150.00	150.00	150.00	0.00
Car Payment	400.00	400.00			400.00	400.00	0.00
Car Insurance	250.00	250.00			250.00	250.00	0.00
Life Insurance	50.00	50.00			50.00	50.00	0.00
Medical Insurance			400.00	400.00	400.00	400.00	0.00
Dental Insurance			250.00	250.00	250.00	250.00	0.00
Total Fixed Exp.	4,000.00	4,000.00	1,231.00	1,250.00	5,231.00	5,250.00	19.00
VARIABLE EXPENSES							
Car Maintenance	50.00	50.00	50.00	50.00	100.00	100.00	0.00
Charitable Donations	25.00	25.00	25.00	25.00	50.00	50.00	0.00
Clothing	25.00	25.00	25.00	25.00	50.00	50.00	0.00
Educaton					0.00	0.00	0.00
Entertainment	20.00	20.00	55.00	20.00	75.00	40.00	(35.00)
Food In	286.00	150.00	302.00	150.00	588.00	300.00	(288.00)
Food Out	79.00	30.00	31.00	30.00	110.00	60.00	(50.00)
Gas & Tolls	143.00	70.00	146.00	70.00	289.00	140.00	(149.00)
Gifts	15.00	15.00	15.00	15.00	30.00	30.00	0.00
Health Exp. (unreimb)	43.00	425.00	22.00		65.00	425.00	360.00
Home Furnishings		25.00	27.00	25.00	27.00	50.00	23.00
Laundry/Dry Cleaning	15.00	15.00	15.00	15.00	30.00	30.00	0.00
Personal Care	47.00	20.00	36.00	20.00	83.00	40.00	(43.00)
Phone		37.00	50.00		50.00	37.00	(13.00)
Taxes Reserve	75.00	75.00	75.00	75.00	150.00	150.00	0.00
Vacation	50.00	50.00	50.00	50.00	100.00	100.00	0.00
Savings	25.00	30.00	25.00	30.00	50.00	60.00	10.00
Prudent Reserve	25.00	30.00	25.00	30.00	50.00	60.00	10.00
Total Variable Exp.	923.00	1,092.00	974.00	630.00	1,897.00	1,722.00	(175.00)
TOTAL EXPENSES	4,923.00	5,092.00	2,205.00	1,880.00	7,128.00	6,972.00	(156.00)
TOTAL INCOME	3,207.00	3,793.00	3,726.00	3,179.00	6,933.00	6,972.00	(39.00)
SURPLUS/(SHORTFALL) FOR MONTH	**(1,716.00)**	**(1,299.00)**	**1,521.00**	**1,299.00**	**(195.00)**	**0.00**	**(195.00)**

DEBTORS ANONYMOUS

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SAMPLE SPENDING RECORD AND PLAN 2 - BLANK

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SPENDING RECORD & PLAN Sample 2	MONTH: _____					Year 202 ____	
	First Half of Month		Second Half of Month		Month		
	Actual	Planned	Actual	Planned	Actual 1st + 2nd	Planned 1st + 2nd	Difference
INCOME							
Salary					0.00	0.00	0.00
Pension					0.00	0.00	0.00
Social Security					0.00	0.00	0.00
Commissions					0.00	0.00	0.00
Investments					0.00	0.00	0.00
Bank Interest					0.00	0.00	0.00
Other					0.00	0.00	0.00
TOTAL INCOME	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FIXED EXPENSES							
Mortgage/Rent					0.00	0.00	0.00
Real Estate Taxes					0.00	0.00	0.00
Home or Renters Insur.					0.00	0.00	0.00
Utilities					0.00	0.00	0.00
Cable/Internet Service					0.00	0.00	0.00
Car Payment					0.00	0.00	0.00
Car Insurance					0.00	0.00	0.00
Life Insurance					0.00	0.00	0.00
Medical Insurance					0.00	0.00	0.00
Dental Insurance					0.00	0.00	0.00
Total Fixed Exp.	0.00	0.00	0.00	0.00	0.00	0.00	0.00
VARIABLE EXPENSES							
Car Maintenance					0.00	0.00	0.00
Charitable Donations					0.00	0.00	0.00
Clothing					0.00	0.00	0.00
Educaton					0.00	0.00	0.00
Entertainment					0.00	0.00	0.00
Food In					0.00	0.00	0.00
Food Out					0.00	0.00	0.00
Gas & Tolls					0.00	0.00	0.00
Gifts					0.00	0.00	0.00
Health Exp. (unreimb)					0.00	0.00	0.00
Home Furnishings					0.00	0.00	0.00
Laundry/Dry Cleaning					0.00	0.00	0.00
Personal Care					0.00	0.00	0.00
Phone					0.00	0.00	0.00
Taxes Reserve					0.00	0.00	0.00
Vacation					0.00	0.00	0.00
Savings					0.00	0.00	0.00
Prudent Reserve					0.00	0.00	0.00
Total Variable Exp.	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL EXPENSES	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL INCOME	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SURPLUS/(SHORTFALL) FOR MONTH	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

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SAMPLE DEBT REDUCTION RECORD

Here is a Sample Debt Reduction Record as an illustration of what a monthly spending plan could look like. The next page is a blank version of this same page which you can copy and use. Do a sheet for each month. In Excel or Google Sheets, you can create a workbook of all the months, so you have all your months for the year in one document.

DEBT REPAYMENT SCHEDULE

MAKE A SEPARATE SHEET FOR EACH DEBT/CREDITOR YOU HAVE

Creditor: Rip-You-Off, Inc.
Account No. 123456
Address: 25 Easy Street
Inerest Rate 19.47%
Anywhere, PA, 19199
Phone: 555-999-8888
Opening Balance: $2,785.00
email: info@ripyouoff.com

	Date Due	Payment Date	Amount Paid	Check No.	Interest Amount	Remaning Amount
1	01/02/23	01/20/23	25.00	0001	$45.19	$2,805.19
2	02/02/23	02/18/23	25.00	0005	$45.51	$2,825.70
3	03/02/23	03/21/23	75.00	0009	45.85	$2,796.55
4	04/02/23	04/22/23	75.00	0013	45.37	$2,766.92
5	05/02/23	05/17/23	100.00	0017	44.89	$2,711.82
6	06/02/23	06/20/23	100.00	0021	44.00	$2,655.81
7	07/02/23	07/18/23	250.00	0025	43.09	$2,448.90
8	08/02/23	08/16/23	250.00	0029	39.73	$2,238.64
9	09/02/23	09/20/23	450.00	0031	36.32	$1,824.96
10	10/02/23	10/19/23	200.00	0035	29.61	$1,654.57
11	11/02/23	11/20/23	500.00	0038	26.85	$1,181.42
12	12/02/23	12/19/23	1,200.58	0041	19.17	$0.00
13						
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
24						
25						
26						
27						
28						
29						
30	**Total Interest Paid**				**465.58**	16.72%

DEBTORS ANONYMOUS

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Here is a blank copy of Sample Debt Reduction Record. Click ***HERE*** to download a blank copy of the Excel spreadsheet, which you can download, print, or modify to suit your individual needs. Note that the blank spreadsheet has formulas built in if you care to use them. Do a sheet for each month. In Excel or Google Sheets, you can create a workbook of all the months, so you have all your months for the year in one document.

DEBT REPAYMENT SCHEDULE

MAKE A SEPARATE SHEET FOR EACH DEBT/CREDITOR YOU HAVE

Creditor: _____

Account No. _____ Address: _____

Inerest Rate _____

Phone: _____

Opening Balance: _____ email: _____

	Date Due	Payment Date	Amount Paid	Check No.	Interest Amount	Remaning Amount
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
24						
25						
26						
27						
28						
29						
30	**Total Interest Paid**				**0.00**	**0.00%**

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NJPADA New Jersey and Eastern Pennsylvania Intergroup
https://njpada.org

D.A. Announcements
https://njpada.org/announcements/

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.

DEBTORS ANONYMOUS

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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.

DEBTORS ANONYMOUS

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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.

DEBTORS ANONYMOUS

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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.

DEBTORS ANONYMOUS

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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.

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