

OVERCOMING UNDEREARNING MEETING FORMAT

Thursdays 9pm Eastern Time (515) 739-1423 (408137#)

(By default, the conference line starts in open conversation mode, which means everyone is un-muted.)

In order to clear background noise, any person who entered the conference on the host pin can **Press *5** to cycle through the following settings in order to mute the line:

- **"All participants are Muted and they can un-mute themselves."** (= Normal Meeting Mode)
(Only those on the host pin can be heard. Participants can press *6 to un/mute themselves.)
- **"All participants are Muted."** (Participants are NOT able to un-mute themselves. Only those on the host pin can be heard.)
- **"All participants are Unmuted."** (The conference is in open conversation mode, everyone can be heard.)

Opening & Serenity Prayer

Hello, this is (name) . I'm going to mute the line and then we'll get started.

(Press *5 once to mute the line. Announcement will say, "All participants are Muted and they can un-mute themselves".)

Good evening, and welcome to the "Overcoming Underearning" phone meeting of Debtors Anonymous.

My name is _____, a compulsive debtor, and I'll be the chairperson tonight.

Would all those who wish to, please join me in a moment of silence followed by the Serenity Prayer.

You will need to press *6 to un-mute your phone.

(Pause)

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.

Thank you. Now please wait a moment while I re-mute the line.

(Press *5 three times, pausing in between, until you hear, "All participants are Muted and they can un-mute themselves".)

This meeting focuses on the DA program and how it relates to underearning. However, it is open to anyone who is trying to recover from compulsive debting. All are welcome.

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

Phone Etiquette

To keep our meeting serene, we ask that you practice the following phone etiquette:

- Please keep your phone muted throughout the meeting unless you are sharing. Pressing *6 mutes and un-mutes your phone. After pressing *6 you will hear a recording say, "Muted" or "Un-muted". If you do not hear the recording indicate your mute status, press *6 again to verify whether you are muted or not.
- To avoid accidental call merging, please do not put the phone meeting on hold. If you receive a call on call-waiting, please hang up from the meeting, and the other call will ring through. You can call the meeting line back after finishing your other call. Many of us press *70 to block call-waiting before calling into the meeting.
- If there is background noise, it is the chairperson's responsibility to re-mute the line or to remind people to mute their phones. An echo usually means someone is unmuted who is using a headset or speakerphone.

Thank you in advance for your courtesy to the other callers on the line.

(Describing background noise in detail helps the person responsible realize it is their line.)

Introductions

We will now take a moment for callers to introduce themselves. All those who wish to, may press *6 to un-mute your phone and give your first name and where you are calling from. Also, please let us know if this is your first DA meeting or your first time at this meeting so we might give you a special welcome.

A Word to Newcomers

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. We offer face-to-face, telephone and internet meetings, and we suggest attending at least six meetings to have an opportunity to identify with the speakers and become familiar with D.A. before deciding whether or not this program is for you. If you identify with some or all aspects of compulsive debting, we hope you will join us on the path of recovery and find the peace, joy and love that we have found in Debtors Anonymous.

After you have gained some familiarity with the DA program, you can arrange to have your first Pressure Relief Meeting. 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.

There will be a short Question & Answer period for newcomers immediately after the meeting.

The Twelve Steps of Debtors Anonymous

Would someone like to volunteer to read the 12 Steps of Debtors Anonymous? **(Located at end of meeting format.)**

What is Underearning?

Underearning means not generating enough income to take care of our needs without debting. Underearning must be addressed if we are to recover from compulsive debting and live a prosperous life, free of financial crisis.

The Signs of Compulsive Underearning

Would someone like to volunteer to read "Signs of Compulsive Underearning" from the DA "Underearning" pamphlet (starting on page 3)? **(Also at end of meeting format.)**

Meeting Format Summary

Our meeting rotates through a 4-5 week cycle of topics during a one-month period. **(Just read the current week.)**

- Week #1 is a Volunteer Speaker Meeting (10 minute Qualification). If no one volunteers, then we read the following section from the Underearning Pamphlet:
 - What Changes Can We Look Forward To? (page 9)
- Week #2 we read the following 2 sections from the Underearning Pamphlet:
 - How Is Underearning Related to Debting? (page 1)
 - How Do We Know We Are Underearning? (page 2)
- Week #3 we read the following 2 sections from the Underearning Pamphlet:
 - How Did Underearning Affect Our Lives? (page 4)
 - Is It Hard to Stop Underearning? (page 8)
- Week #4 If it's not the last Thursday of the month (which occurs 4x per year), we read the following section from the Underearning Pamphlet:
 - How Does the DA Program Help? (page 5)
- Last Thursday of the Month – General Shares followed by the Business Meeting, which starts at 9:25pm and ends at 9:55pm (participants are timed when speaking, so no one goes over 3 minutes):
 - Read Minutes from last meeting
 - Vacancies (Chair, Timekeeper, Business Chair, Recording Secretary) (Intergroup Rep, Treasurer)
 - Old Business
 - New Business

Sharing

The individual shares will be 3 minutes in length to allow everyone a chance to share.

Is our spiritual timekeeper on the line? (If not, ask for a volunteer to be spiritual timekeeper.)

The timekeeper will give a gentle reminder when there is one minute remaining, then state, "Time" when your 3 minutes is up. Please respectfully acknowledge the timekeeper at the "1 minute" and "Time" cues by saying, "thank you" or some other form of acknowledgment.

If you are interested in fellowship, we invite you to leave your contact information after you share. If you don't want to leave contact information, that's okay – but if you don't say anything, I will ask if you'd like to share it.

We ask that everyone refrain from engaging in cross-talk, which includes giving advice or feed-back, interrupting another person's share or referring directly to another person's share.

Who would like to share first...?

(If someone forgets to share their contact info ask, "Would you care to share your contact info with the group?")

The person using the host pin can Press *2 at any time to find out How Many Callers are on the Line.

End of Sharing (5 minutes before the hour)

The time for sharing has ended. If you did not have the opportunity to share or would like to share more, please feel free to stay on the line for fellowship after the meeting. There will also be a short Q&A after the meeting.

Announcements

Does anyone have any announcements for the good of DA?

DAUNDEREARNING-subscribe@yahogroups.com (hyphen)

Literature

Reading literature is a useful tool for practicing the program. You may also find it helpful to have copies of the literature we use in order to volunteer to read, or to just follow along. The DA Underearning Pamphlet used at this meeting may be purchased by going to debtorsanonymous.org. Click on the 'Order Literature' link under 'Fellowship Services' for the order form. (Print the form, fill it out and mail it in with your payment.)

The website also has 'Free Literature' under 'Getting Started', including the 12 Steps, 12 Tools, 12 Traditions, 12 Concepts, 12 Promises, 12 Signs, 15 Questions, DA Manual for Service, Treasurer's Manual and a few of the DA Pamphlets. (Free Pamphlets = AA Literature, Anonymity, Sponsorship, Service, Business Meetings, GSR, GSO)

Most of these items are also available if you go to a local face-to-face meeting.

A list of meetings is also available on debtorsanonymous.org.

Seventh Tradition

According to DA's 7th Tradition, "Every DA group ought to be fully self-supporting, declining outside contributions."

This meeting has no formal expenses at this time, but we do wish to contribute to the good of DA, which makes these phone meetings possible.

If you wish to make a donation, we ask that you give either to the DA Telephone Intergroup via PayPal at datig.net/donate.html or to the DA General Service Office at the following address:

Debtors Anonymous
PO Box 920888
Needham, MA 02492-0009

Please note on your donation that it is from DA group #1065.

We would like to emphasize that dues are not a requirement for DA membership – the only requirement for membership is a desire to stop incurring unsecured debt.

Closing Statement

Our 12th Tradition states, *“Anonymity is the spiritual foundation of all our traditions, ever reminding us to place principles before personalities.”*

The opinions expressed here today are strictly those of the individuals who gave them. The things you have heard here are spoken in confidence and should be treated as confidential. We do not take outside this meeting what we have heard here. If you'll try to absorb what you have heard, you are bound to gain a better understanding of the way to handle your problems. Talk to each other, reason things out with someone else, but let there be no gossip or criticism of one another, only Love, Understanding and Companionship.

I'd like to thank all those who gave service to the meeting tonight through reading or sharing.

(Mention names of those who read and what they read, and those who shared, if possible.)

And remember, even if you did not speak at all on this meeting, just your presence on the line is a service to the group, so keep coming back!

Serenity Prayer

To help close our meeting, please press *6 on your phone to un-mute yourself and join me in the Serenity Prayer.

(Pause)

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.

Post-Meeting Fellowship

Our formal meeting is now closed. The line will remain open for post-meeting fellowship. If you didn't get a chance to share or want to share more, you may stay on the line.

Before we begin the Newcomer Q&A, is there anyone who would like to leave their contact info for outreach or to request a phone number at this time?

(If chairperson cannot stay on the line, ask for a volunteer to be the newcomer greeter.)

We will now have a 5-minute Q&A for newcomers & others.

Do any of the newcomers on the line have any questions?

Does anyone else have any questions?

We are now open for fellowship. If you didn't get a chance to share or wanted to share more, now is the time.

Would anyone like to share?

(The shares are not timed and everyone may share about anything they want, including non-conference approved literature. No one is required to stay to facilitate the after-meeting fellowship.)

Additional Readings

12 Steps of Debtors Anonymous

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. Were 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.

Signs of Compulsive Underearning

Compulsive debtors, who are underearning, often exhibit one or more of these symptoms:

1. Resenting low pay or a bad job situation, yet not asking for a raise or changing jobs.
2. Believing the amount of our salary is not important, yet worrying about money constantly.
3. Feeling too discouraged to apply for a job.
(For instance, thinking, "I won't get it anyway, and if I do, I'll hate it".)
4. Having trouble finding resumes or job notices in piles of bills and unopened mail.
5. Feeling ashamed of our work history and sick with anxiety over job interviews.
6. Stealing from employers because we believe they owe us more money than they pay us.
7. Sabotaging an unsustaining job and getting fired.
8. Spending hours daydreaming but not even minutes working toward our dreams.
9. Overcommitting time and energy to volunteer activities or to poorly paid work.
10. Overworking – spending hours trying to do a job perfectly, rather than well.
11. Being too fearful of failure to get more training or attempt a new career.
12. Believing no one will pay us a living wage for anything we enjoy doing.