

SATURDAY STEP STUDY DEBTORS ANONYMOUS

PHONE MEETING FORMAT Group 1014

Saturday 1:00 pm PT

605-313-5906, passcode 460806#

Revised and adopted September 2021

Anyone with this format can lead this meeting

OPENING

Hello, my name is _____ and I am a _____.
Welcome to the Saturday Step Study Debtors Anonymous meeting.

SERENITY PRAYER

Let's open the meeting with a moment of silence followed by the Serenity Prayer:

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

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.

INTRODUCTIONS

Are there any newcomers here for your first, second or third meeting? Please introduce yourself by your first name only, so that we may welcome you.

Now the rest of us will introduce ourselves. (Note to leader: writing down the names will make it easier for reading and sharing)

A WORD TO NEWCOMERS (leader's discretion to omit if there are no newcomers on the call)

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 joy, clarity, and serenity that we have found in Debtors Anonymous.

This is an open D.A. meeting. That means it is open to anyone interested in learning more about the D.A. program. This particular meeting is designed to focus on the Twelve Steps of D.A.

READINGS

Now we read from D.A. conference-approved literature. Most of these readings are available free on the D.A. website at debtorsanonymous.org/getting-started/free-literature. You can also find them in *A Currency of Hope* and the *D.A. Twelve Steps, Traditions, and Concepts*.

[If we have newcomers, we read the section What is Compulsive Debting from the revised *Debtors Anonymous* pamphlet.]

What is Compulsive Debting?

We have found that it is a disease that never gets better, only worse, as time goes on. It is a disease, progressive in nature, which can never be cured but can be arrested.

Before coming to DA, many compulsive debtors thought of themselves as irresponsible, morally weak, or – at times – just plain “no good.” The D.A. concept is that the compulsive debtor is really a very sick person who can recover if he or she will follow, to the best of his or her ability, a simple program that has proved successful for other men and women with a similar problem.

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 need nor want. 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 overspent, 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 in Debtors Anonymous 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, 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.

Revised 2017 version

Will someone please read the Twelve Steps?

The Twelve 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.

Will someone please read the Twelve Traditions?

The Twelve Traditions of Debtors Anonymous

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

Will someone please read the list of D.A. Tools beginning with the opening paragraph? We read just the names of the Tools, not all the text.

The Twelve Tools of Debtors Anonymous

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 following Tools.

1. Meetings
2. Record maintenance
3. Sponsorship
4. Pressure relief groups and pressure relief meetings
5. Spending plan
6. Action plan
7. The telephone and the Internet
8. D.A. and A.A. literature
9. Awareness
10. Business meetings
11. Service
12. Anonymity

PRIMARY PURPOSE STATEMENT

Here is our primary purpose statement. This is an excerpt from a statement from the 2006 D.A. General Service Board:

Far and above any other issue that faces the D.A. Fellowship today is our need for strong clarity around our primary purpose. We come together for one reason: because we are compulsive debtors, and the only way we can not debt, one day at a time, is by helping another debtor practice the 12 Steps. When we are willing to practice the 12 Steps and avoid debting, our underearning, compulsive spending, clutter, and procrastination habits are removed. We believe if D.A. is to prosper and grow, it is crucial that we refocus every aspect of D.A. back on our primary purpose, so that we are united on one simple message, "Don't debt."

PHONE LIST

If you would like to get or give phone numbers or email addresses from participants on this call, please stay for a few minutes after the call to exchange contact information.

ANNOUNCEMENTS

When you aren't speaking, please mute your phone to minimize background sounds. To mute and unmute press star-6 or use the mute button on your phone.

Are there any other DA-related announcements?

MEETING FORMAT

[Note to Chairperson: IF THERE IS AT LEAST ONE NEWCOMER, READ STEP 1 FROM THE DA 12 STEP BOOK. Otherwise, read from the appropriate paragraph below.]

TRADITION STUDY (for first Saturday; if there is a newcomer, read Step 1)

We will now read the Tradition of the month from the D.A. Twelve Step book. We do this in a round-robin fashion. Each person may read approximately one paragraph and then pass to another person. Feel free just to listen if you wish. When we have finished reading the Tradition, we will share on that Tradition.

(Note to leader: go down the list of attendee names and ask if each person has a book and wants to help with the reading)

STEP STUDY (for all but first Saturday; if there is a newcomer, read Step 1)

We will now read the Step of the month from the D.A. Twelve Step book. We do this in a round-robin fashion. Each person may read approximately one paragraph and then pass to another person. Feel free just to listen if you wish. When we have finished reading the Step, we will share on that Step.

(Note to leader: go down the list of attendee names and ask if each person has a book and wants to help with the reading)

SHARING

We will now open up the meeting for anyone who would like to share with the group. We will do this in a round-robin fashion, beginning with the order designated by the chairperson. Feel free to share on the topic of the week or on any D.A.-related topic of your choice. Generally, we try to focus on our recovery, not our debt, in this meeting.

By group consensus, there is no crosstalk; that is, we direct our comments to the group as a whole rather than to any one specific person, and we do not single out anyone by name or comment on someone else's share. In keeping with our Sixth Tradition, we ask that you keep your share focused on the D.A. program, leaving out any references to outside organizations or institutions—for example, other 12-step programs, philosophies, religious affiliations, businesses, and non-Conference approved literature.

Group conscience has decided that shares at this meeting will be limited to _____ minutes per person (Note to leader: six minutes is our maximum share time). Please use your own timer. We are responsible for timing ourselves. The chairperson may call time. We'll go in this order (leader lists the names of attendees, leader shares last.) Has anyone else joined the call who would like to share?

(NOTE: The meeting ends at 2:00 p.m. PT except on the first Saturday of the month when the meeting is extended to 2:15 p.m. PT for the Business Meeting.)

SEVENTH TRADITION

According to D.A.'s Seventh Tradition, every D.A. group is fully self-supporting through our own voluntary contributions. If you would like to donate on behalf of this group, send a check or money order directly to the D.A. General Service Office or make an online donation with a debit card. Our group number is 1014. Visit the D.A. world service website, debtorsanonymous.org and click on the DONATE link.

BUSINESS MEETING *(First Saturday of odd numbered months, from 2:00 p.m. PT to 2:15 p.m. PT)*

Agenda

- Review minutes from previous meeting
- Reports
- Old business
- New business

AFTER-SHARING ANNOUNCEMENT

If you would like to ask for phone numbers, please briefly state your name and the person whose number you would like. Please stay on the call after we close to exchange contact information.

PROMISES

Will someone please read the D.A. Promises, starting with the introductory paragraph?

The Twelve Promises of Debtors Anonymous

(Currency of Hope version)

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:

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 towards 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.

CLOSING

In closing, we would like to remind you that in Debtors Anonymous we practice Tradition Twelve, which is the principle of anonymity. This assures us the freedom to express ourselves at meetings and in private conversations without fear that our comments will be repeated. We keep what is shared at meetings confidential. As we work the Steps and practice D.A.'s Traditions and Concepts, we are reminded that recovery is possible and that we are all here for a common purpose—to recover from compulsive debting one day at a time.

Will all who care to, please unmute and join in the Serenity Prayer:

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

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Contact info exchange

Note: The FreeConference Call stays open even without a host
This FreeConferenceCall number is maintained by the Portland Oregon Cash & Carry DA group