

## DA Big Book Study Meeting Format

Thursday, 11 AM ET

515-606-5325 access 408137

### **(DO NOT READ ALOUD): Leader Instructions**

- Press \*5 to Mute to Q&A mode (Leader may cycle through all three choices)
- Press \*8 to turn off entrance and exit chimes. Repeat this process as often as needed during the meeting to quiet the line.
- At the end of the meeting note the last page read of the Big Book to be shared with the next meeting chair.

Welcome to the Thursday morning Big Book Study Meeting of Debtors Anonymous.  
My name is \_\_\_\_\_ and I am a compulsive debtor and your chairperson for this meeting.

A copy of this meeting's format, including the prayers and literature readings can be found online by going to [DATIG.net](http://DATIG.net) (Debtors Anonymous Telephone Intergroup) web site and click on meeting schedule. (Pause)

Let us start the meeting with the 3rd step prayer found in the Big Book on page 63. You may need to press \*6 to unmute your line.

"God, I offer myself to thee, to build with me and to do with me as thou wilt. Relieve me of the bondage of self that I may better do thy will. Take away my difficulties, that victory over them may bear witness - to those I would help of Thy power, Thy love, and Thy way of life. May I do Thy will always."

I will now cycle through to ensure a quiet meeting. As a reminder, you can mute and unmute your phone by pressing \*6 on your phone keypad. Please keep your phone muted unless you are the person speaking. Thank you!

### **1. 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 DA 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 DA. 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.

This meeting has a variable format each week with a focus on using literature from the AA Big Book, and various selections of DA and AA literature.

### **2. Weekly Readings:** Would someone volunteer to read. Remind to \*6 to unmute **(pages 4-9 of meeting format)**

- a. 1st week: DA 12 Steps
- b. 2nd week: DA pamphlet: AA Literature (Page 1 on odd months, Page 2 on even months)
- c. 3rd week: DA Traditions
- d. 4th week: DA Tools
- e. 5th week: Just for This Day

To keep our meeting serene, please keep your phone muted unless sharing. Pressing \* 6 mutes and unmutes your phone. You will hear a recording, "you are now muted," or "muting cancelled."

3. **Introductions:**

Please introduce yourself by first name only, and say where you are calling from. If you are a newcomer in your first few meetings or a returning member, please let us know so we can extend a special welcome to you. We will have time after the meeting for Newcomers to ask questions and exchange phone numbers.

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

5. **AA Big Book Reading and Sharing:**

It is now time for our group sharing. 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. Shares are 3 minutes, with a 1-minute warning at 2 minutes. Would someone please be willing to be our spiritual timekeeper? (**To spiritual timekeeper: name**) Thank you, \_\_\_\_\_. Please let the sharer know by giving a gentle reminder by saying, "One Minute", and "Time" at the end of 3 minutes. Please let the timekeeper know you heard them by saying, "Thank You". Feel free to leave your contact information after you share.

**\* On the 1<sup>st</sup> Thursday of the month let the timekeeper know to notify the chair at 35 min. past the hour for the start of the business meeting**

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Each volunteer reader will read one page from the Fourth Edition of the Big Book as written without any translation from the AA language. For each 1 page read, there will be 2 shares of 3 minutes each.

**Identify the starting point for the AA Big Book 4<sup>th</sup> Edition reading- Name of story/page #/paragraph description. for online-alcoholicsanonymous.org \_\_\_\_\_ Note the hard copy BB 4<sup>th</sup> edition page number might be different.**

Who would like to begin reading? Thank you, (reader's name). Would you like to share? (**If someone doesn't share their contact info ask, "Would you care to share your contact info?"**) Who would like to share next?

6. **Closing: (ten minutes before the hour)**

That is all the time we have for sharing. Thank you to \_\_\_\_\_, our spiritual timekeeper and to all those who gave service and shared during this meeting. If you would like to participate in fellowship, or obtain contact numbers from other members, you are welcome to stay on after the meeting to participate did not have the opportunity to share or would like to participate in fellowship and obtain contact numbers you can stay on for the after meeting after the regular meeting closes.

7. **Seventh Tradition:**

According to the 7th Tradition, "Every DA group ought to be fully self-supporting, declining outside contributions." This meeting has no formal expenses at this time, but if you wish to contribute to the good of DA which serves the debtor who still suffers and is self-supporting solely through the contributions of the DA members, you may do so by going to debtorsanonymous.org. Additionally,

donations can also be made to support DATIG at DATIG.net. Please note on your donation that it is from DA group #1244. As a reminder, the only requirement for DA membership is a desire to stop incurring unsecured debt.

**8. DA Announcements:**

You may order a copy of the Big Book at AA.org. A copy of this meeting's format, including the prayers and literature readings can be found online at: DATIG.net (Debtors Anonymous Telephone Intergroup) web site under the meeting schedule hyperlink. Are there any other DA related announcements?

Would someone be willing to stay after the meeting to answer questions from newcomers and to coordinate the phone numbers needed? **If not, ask if someone is willing to leave their phone number for newcomer questions.**

**9. Tradition 12: Anonymity**

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.

10. **The Promises:** Would someone please volunteer to read the 12 DA Promises. Press \*6 to unmute.

**The Twelve Promises**

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 develop 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.

You are invited to stay for the after-meeting for questions and discussion.

We will end the meeting with a moment of silence followed by the 7th step prayer which is found in the Big Book on page 76, 2nd paragraph.

Please join me for a moment silence for the debtor who still suffers in and out of this meeting. (*Moment of silence*)

Please press \*6 to unmute your phones and let's begin:

**“My Creator, I am now willing that you should have all of me, good and bad.**

**I pray that you now remove from me every single defect of character, which stands in the way of my usefulness to you and my fellows . Grant me strength, as I go out from here, to do your bidding. Amen.”**

Thank you all for making this meeting happen.

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**After Meeting:** The After Meeting is now open. Need numbers or information repeated? (*If someone offered to answer questions, newcomers, turn meeting over; if not, stay for a few minutes.*)

Are there any Newcomers with questions?

**Business Meeting:** *1<sup>st</sup> week of the month at 35 minutes past hour for 15 minutes*

*Ask if the Business chair is on the meeting (if no Business meeting chair is in attendance request a volunteer to lead the meeting.)*

Would someone volunteer to chair our business meeting today?

Would someone volunteer to take minutes for our business meeting today?

DA Tool # 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.”

Agenda: Open with the Serenity prayer

1. Review/approve prior minutes
2. Election of open service positions
3. Old Business
4. New Business
5. Closing-Serenity Prayer

*(end business meeting by ten minutes before the hour return to meeting chairperson)*

**Additional Readings:**

## **Steps of Debtors Anonymous (week one)**

- 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 understand God.
- 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 God 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 understand God, praying only for knowledge of God's 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.

## **DA pamphlet: AA Literature** (Week 2 – Page 1 on odd months, Page 2 on even months)

(DA Conference-Approved Literature)

### **Page 1 – read on 2<sup>nd</sup> Thursday Jan., Mar., May, July, Sept., Nov.**

***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.*  
Eighth Tool of D.A.

### **Why Do We Read A.A. Literature?**

Alcoholics Anonymous (A.A.) was the first Twelve-Step program and has been very successful in helping alcoholics recover from their disease. Debtors Anonymous (D.A.) has yet to develop its own literature to the extent A.A. has. So we read A.A. literature to better understand our own compulsive behavior. A.A. literature shows us how A.A. members have used the Twelve Steps for their individual recovery and the Twelve Traditions to develop and protect their Fellowship. We find that these Twelve Traditions are just as crucial to maintaining the D.A. Fellowship.

### **How Do We Use A.A. Literature?**

Without D.A. most of us have found that we are powerless to stop incurring unsecured debt. Many of us were surprised to learn that incurring unsecured debt is a compulsion. By substituting in our mind the words “incurring unsecured debt” for “drinking” and “compulsive debtor” for “alcoholic” in the A.A. literature, we can identify the compulsive, self-destructive patterns described. In the past, many of us may not have seen the connection between ourselves and alcoholics. However, upon surrendering to our powerlessness over unsecured debt, we find we can identify closely with the compulsive behavior of the alcoholic.

In reading A.A. literature, we can see how our compulsive behavior resembles the alcoholic's drinking behavior. The following are examples of our common experiences:

- Breaking promises not to drink/incur unsecured debt again.
- Trying to fix the symptom rather than the underlying problem, e.g., "consolidating" debt leads to more debt just as "switching drinks" provides the illusion of a cure to the alcoholic.
- Incurring unsecured debt and feeling elated as an alcoholic does when drinking; the later feeling hopeless to find a way out afterward.
- Using credit to feel grown-up and like we are "enough."
- Like the alcoholic who continues to drink, believing that "this time it will be different," we continue to incur unsecured debt, believing this time it will work out okay for the better.
- Believing we can handle our problems ourselves.

These are just a handful of the many examples of compulsive behavior illustrated in A.A. literature. We suggest you read the A.A. literature to find similarities that fit your individual situation.

**DA pamphlet: AA Literature (week 2 – Page 1 on odd months, Page 2 on even months)**  
(DA Conference-Approved Literature)

**Page 2 – read on 2<sup>nd</sup> Thursday Feb., April, June, Aug., Oct., Dec.**

### **What Types of A.A. Literature Do We Use?**

D.A. members find they benefit greatly from most of the A.A. literature available. The main sources of information are *Alcoholics Anonymous*, commonly known as the Big Book® and *Twelve Steps and Twelve Traditions*. The Big Book talks at length about the compulsion and tells many stories of A.A. members and their experiences of recovery. It explains the basic concepts of the Twelve Step program and the spiritual changes necessary to be relieved of our compulsion to incur unsecured debt. *Twelve Steps and Twelve Traditions* takes us through the Twelve Steps of recovery more in detail.

Some specific D.A. issues are addressed in the A.A. literature. For example, on page 79 of the Big Book®, we read of a man who owed alimony and thus was in debt to his ex-wife. We read how he wrote a letter to her suggesting what and how he could pay and how he started making payments as a Ninth Step amend. We also read about work and money issues on pages 120-122 of *Twelve Steps and Twelve Traditions*. We see that some of the first alcoholics recovering in A.A. had money problems as well as the compulsion of alcoholic drinking. The Twelve Step spiritual recovery program had to be applied to all areas of their lives, not just alcohol. In the same way, we realize we can apply the Twelve Steps to all areas of our lives, not just those involving unsecured debt.

As described on page 82 of the Big Book®, a person who has only stopped drinking is like "*the farmer who came up out of his cyclone cellar to find his home ruined. To his wife, he remarked, 'Don't see anything the matter here, Ma. Ain't it grand the wind stopped blowin'.*" This story reminds us that solvency is just the beginning. We see that we must have a spiritual change if we want to be relieved of our desire to incur unsecured debt.

D.A. members can also benefit from other A.A. literature such as *A.A. Comes of Age*, *Pass It On*, and *Doctor Bob and the Good Oldtimers*, which relate the history of A.A. We have found that reading about the history of A.A. and its Twelve Traditions can help us in our own D.A. program.

### **What Other Types of Literature Do We Use in D.A.?**

D.A. does not endorse any literature outside of its own General Service Conference approved literature. A better understanding of why D.A. doesn't endorse any other literature can be found by reading the chapter on A.A.'s Tradition Six ("An A.A. group ought never endorse, finance, or lend the A.A. name to any related facility or our outside enterprise, lest problems of property, and prestige divert us from our primary purpose.") in *Twelve Steps and Twelve Traditions*. However, our program encourages the use of outside sources.

## **Where Can You Get A.A. Literature?**

You can purchase A.A. literature at some D.A. meetings. Literature may also be obtained from local open meetings of A.A. Each meeting may differ in what literature it carries. If it is not available there, A.A. has local area Intergroups all over the country and in many places abroad. Check your local directory for their phone number.

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This is Conference-Approved Literature. Updated 2014.

[www.debtorsanonymous.org](http://www.debtorsanonymous.org)

## **The Twelve Traditions of DA (week 3)**

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.

## **The Tools of Debtors Anonymous (week 4)**

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: 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.

**Just for this Day (week 5)**



Just for this day, I will be grateful that I have food to eat and a place to sleep. If I lack either of these, I will ask for help.

Just for this day, I will ask my Higher Power to remove my compulsion to debt, under earn, or overspend. I am willing to go to any lengths not to debt today.

Just for this day, I will be clear with my money. I will keep a record of every penny I earn or spend, knowing that clarity leads to freedom.

Just for this day, I will accept that I cannot solve all my problems at once. I will take at least one small action toward my recovery.

Just for this day, I will live in this moment, right here, right now. I will set aside my fears of the future and my regrets about the past, accepting everything exactly as it is at this moment.

Just for this day, I will remember that there are infinite sources of help available to me. I do not have to be alone. I will reach out to another D.A. member and find hope and encouragement for my situation, even if it seems hopeless to me right now.

Just for this day, I am willing to believe in a Power greater than myself—even if my current understanding of that power is limited.

Just for this day, I will face my life with courage. With the help of D.A. and my Higher Power, I have what I need to live through whatever this day brings.

Just for this day, I will be of service. I will help someone and allow someone else to help me.

Just for this day, I will refrain from comparing myself to others. I will honor my own unique gifts and experiences.

Just for this day, I will set aside time for quiet reflection, prayer, or meditation. I will let this nourish and replenish my soul.

Just for this day, I will be grateful for the abundance in my life. I will recognize that there is enough money, enough time, and enough love.