

# OVERCOMING UNDEREARNING MEETING FORMAT

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

(By default, the conference line starts in open conversation mode, which means all participants are unmuted.)

In order to clear background noise, the person using the host pin can **Press \*5** to change the mute settings.

- Mute all participants. Participants can unmute themselves (by pressing \*6).
- Mute all participants. (Participants are NOT able to unmute themselves.)
- Unmute all participants. (The conference is in open conversation mode, everyone may 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 all participants – participants may unmute themselves by pressing \*6.)

Good evening, and welcome to the “Overcoming Underearning” phone meeting of Debtor’s 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 between each time.)

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.

## **The Preamble of Debtors Anonymous**

*Debtors Anonymous is a fellowship of men and women who share their experience, strength and hope with each other that they may solve their common problem and help others to recover from compulsive debting. The only requirement for membership is a desire to stop incurring unsecured debt. There are no dues or fees for DA membership; we are self-supporting through our own contributions. DA is not allied with any sect, denomination, politics, organization, or institution; does not wish to engage in any controversy; neither endorses nor opposes any causes. Our primary purpose is to stop debting one day at a time and to help other compulsive debtors to stop incurring unsecured debt.*

## **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 “Unmuted”. If you do not hear the recording indicate your mute status, press \*6 again to verify whether you are muted or not.
- 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. We suggest that you press \*70 to block call-waiting before calling into the meeting to block call-waiting.

- If there is background noise on the line, it is the chairperson's responsibility 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.

### **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 and we can help you. It is suggested that at first you attend at least six meetings over a period of two weeks to have time to identify with the speakers, absorb the DA concepts and determine if DA is for you. 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 Q&A period for newcomers immediately after the meeting.

### **The Twelve Steps of Debtors Anonymous**

Would someone like to volunteer to read the 12 Steps of Debtor's Anonymous?

### **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 2)?

### **Meeting Format Summary**

Our meeting rotates through a 4-5 week cycle of topics during a one-month period. The topics are as follows:

- Week #1 is a Speaker Meeting. Would someone like to volunteer to qualify for 10 minutes?
- 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 3 sections from the Underearning Pamphlet:
  - How did underearning affect our lives? (page 3)
  - 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 2 sections from the Underearning Pamphlet:
  - How does the DA program help? (page 5)
  - What Changes Can We Look Forward To? (page 9)
- 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):

- o Read Minutes from last meeting
- o Vacancies (Chair, Timekeeper, Business Chair, Business Secretary) (IR, Treasurer, Yahoo Mod)
- o Old Business
- o 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 acknowledgment.

If you're 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.

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**

The time for sharing has ended. Thank you all for sharing. 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.

## **Announcements**

Does anyone have any announcements for the good of DA?

[DAUNDEREARNING-subscribe@yahoogroups.com](mailto:DAUNDEREARNING-subscribe@yahoogroups.com) (hyphen)

## **Literature**

Reading the 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.

All literature used at this meeting, may be purchased by going to [debtorsanonymous.org](http://debtorsanonymous.org). Just click on the "Literature" link for the order form.

The website also has the 12 Steps, Traditions, Tools, Promises, Concepts and Preamble in the literature section.

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

A list of meetings is available on the DA website.

## **Seventh Tradition**

According to DA's 7<sup>th</sup> 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 to the DA Telephone InterGroup via paypal at [datig.net/donate.html](http://datig.net/donate.html) or give 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 12<sup>th</sup> 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, 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.

First we will 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.

(The shares are not timed and everyone may share about anything they want, including non-conference approved literature.)

Would anyone like to share?

## **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.

## **Signs of Compulsive Underearning**

In addition to the signs of compulsive debting, underearners exhibit some of the following symptoms.

1. Resenting low pay or a bad job situation, yet not asking for a raise or changing jobs.
2. Feeling inadequate to perform a job well, while secretly feeling superior to others.
3. Believing your salary is not important, yet worrying about money constantly.
4. 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".)
5. Having trouble finding resumes or job notices in piles of bills and unopened mail.
6. Feeling ashamed of your work history and sick with anxiety over job interviews.
7. Stealing from employers because you believe they owe you more money than they pay you.
8. Spending hours daydreaming but not even minutes working towards your dreams.
9. Overcommitting time and energy to volunteer activities.
10. Overworking – spending hours to do a job more perfectly than you are getting paid to do.
11. Being too fearful of failure to get more training or attempt a new career.
12. Believing no one will pay you for anything you enjoy doing.

If you find that many of these symptoms describe you, then you are probably a compulsive underearner.

## **Tools of Debtors Anonymous**

- |  |                                   |
|--|-----------------------------------|
| 1. Meetings  | 7. The Telephone and the Internet |
| 2. Record Maintenance                                  | 8. D.A. and A.A. Literature       |
| 3. Sponsorship   | 9. Awareness                      |
| 4. Pressure Relief Groups and Pressure Relief Meetings | 10. Business Meetings             |
| 5. Spending Plan                                       | 11. Service                       |

6. Action Plan

12. Anonymity