

DA OVERCOMING UNDEREARNING MEETING FORMAT

Thursdays 9pm Eastern Time

- ❖ The line starts out un-muted by default.
- ❖ If you need to mute the line, notify everyone that you are going to do so, then **Press *5** and select **Option 1**.
Recording will say, "All participants are muted and they can un-mute themselves."
If you press the wrong number – press *5 again, to start over, and make a new selection.
- ❖ Option 2 and 3 are never needed at this meeting.
- ❖ More than one person can be on the host pin.
- ❖ Hosts are not muted by the *5 global mute function – so they always need to mute themselves (*6).

Opening

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

My name is _____, a compulsive debtor, and I will be the moderator tonight. Would all those who wish to, please join me in a moment of silence followed by 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.*

Thank you. I am now going to mute the line.

(To mute the line, **Press *5** and select **Option 1**.)

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 or reading. This also applies to those doing service. Pressing *6 mutes & 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 and want to take it, 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.
- If there is background noise, it is the moderator's responsibility to re-mute the line or to remind people to mute their phones. An echo usually means someone is un-muted, who is using a headset or speakerphone. (Describing background noise in some detail may help the person responsible realize it is theirs.)

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

If you'd like to help out with the opening readings we do at this meeting, most of them can be found on the DA website at the very bottom of the homepage under 'Downloadable Literature'.

All of the readings can be found at the end of our meeting format, which can be downloaded from datig.net. Our meeting format is located on the 'Meeting Schedule' page, where our meeting is listed.

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.

Statement of Purpose

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.

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.

A list of meetings is available on the DA website, and there is a "Getting Started" section for newcomers.

After we have gained some familiarity with the DA program, and have started keeping our numbers, we generally arrange to have our 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. If you are in crisis, you can arrange to have a Pressure Relief Meeting right away.

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? [\(located on the DA website or at end of format\)](#)

What is Underearning?

In DA underearning is a symptom of the disease of compulsive debting, where we do not generate enough income to take care of important present and future needs without debting. Compulsive debting must be addressed if we are to recover from underearning and live a prosperous life, free of financial crisis.

The Signs of Underearning

Would someone like to volunteer to read "Signs of Underearning" from the DA "Underearning" pamphlet (starting on page 3)? [\(also located at end of format\)](#)

Introductions (You can **Press *2** to find out how many callers are on the Line.)

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.

Meeting Format Summary

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

- Week #1 is a Volunteer Speaker Meeting.
 - Before I ask for a volunteer to speak, would someone please volunteer to read the 12 Promises? This, too, can be found on the DA website. (also located at end of format)
 - Now would someone like to Volunteer to give a 10-minute Qualification?
Is our spiritual timekeeper here?
Please let our spiritual timekeeper know how you would like your time.

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 Did Underearning Affect Our Lives? (page 4)
- Week #3 we read the following 2 sections from the Underearning Pamphlet:
 - How Do We Know We Are Underearning? (page 2)
 - Is It Hard to Stop Underearning? (page 8)
- Week #4 – If it's not the last Thursday of the month, we read the following section from the Underearning Pamphlet:
 - How Does the DA Program Help? (page 5)
- Last Thursday of the Month – 30 minute Business Meeting followed by General Shares.
Is the Business Chair here?

Business Chair Script:

- Is our spiritual timekeeper here?
Please give us a 5-minute warning, and let us know when 30 minutes is up.
- Let's open the Business Meeting with the 'We' Version of Serenity Prayer.
- Because this is a small meeting, we take a casual approach to Robert's Rules for efficiency. Motions are not made for approving minutes, approving reports, electing officers or closing the meeting. Motions are only made for old business and new business items. When voting, we generally just ask "Is anyone opposed?" The chair can make, second and vote on motions.
- Is our Recording Secretary here to read the Minutes from the last business meeting?
(After minutes are read) Are there any questions about the minutes or any corrections?
(If no corrections) Since there are no corrections, the minutes are accepted as read.
(If there are corrections) Is anyone opposed to accepting the minutes as corrected?
(If not) Since no one is opposed, the minutes are accepted as amended.
- We will now have a Report from our Intergroup Rep (IR).
(After report is given) Are there any questions or comments about the Intergroup Rep Report?
- We will now have a Report from any Committee Chairs.
(After each report is given) Are there any questions or comments about the Committee Report?

- We will now Fill Vacancies (skip if there are no vacancies to fill)
Term Lengths are 3 months, but that is flexible. There are No Requirements. We have 5 Positions: Moderator, Timekeeper, Business Chair, Business Secretary, and Intergroup Rep
(Business Recording Secretary emails minutes to next month's business chair & meeting moderator.)
(The DA Telephone & Internet Intergroup meets the 2nd Thursday of each month from 8-9:15pm ET.
The phone number is 712-770-3930. The access code is 110114#.)
- We will now address Old Business. (if there is any)
- Is there any New Business? Does anyone have a topic they would like to bring up for discussion?
- (Close the business meeting) Thank you for participating in our business meeting today.
I will now turn the meeting back over to the Moderator. (No Closing Prayer)

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 "One-Minute" and "Time" cues by saying, "thank you" or some other form of acknowledgment so they know you heard the cues.

We invite you to leave your contact information after you share and state if you are available to serve on a PRG. 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.

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

Who would like to share first...?

(If someone forgets to share contact info/PRG status ask, "Would you like to share your contact info and PRG status with the group?")

End of Sharing (7 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 additional contact exchange and a Newcomer Question & Answer session after the meeting.

Announcements

Does anyone have any announcements for the good of DA?

The DA Telephone Intergroup (DATIG) meets the 2nd Thursday of each month from 8-9:15pm Eastern. All are welcome to attend and participate. The phone number is (712) 770-3930. The access code is 110114#.

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 the debtorsanonymous.org homepage and clicking on 'DA Publications'. You can then click on 'Order DA Literature through the General Service Office', and print the literature order form. Or you can click on 'Order DA Literature Online'. Electronic pamphlets are available for 99 cents each. If you encounter any issues or have any questions, you can talk to someone after the meeting.

Some free downloadable literature is also available under 'DA Publications'.

(Read after pandemic ends) Literature is also available at local face-to-face meetings.

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. If you wish to make a donation, we ask that you give to the DA Telephone & Internet Intergroup and/or to the DA General Service Office.

To give to the GSO, you can make an online contribution by going to debtorsanonymous.org, or you can mail a check payable to DA-GSB. If you need the mailing address for the GSO, please press *6 to un-mute your phone and let me know, and I will read it to you. **(Pause)**

Read if requested: Debtors Anonymous PO Box 920888 Needham, MA 02492-0009

To give to the DA Telephone & Internet Intergroup, you can make an online contribution by going to datig.net and clicking on the 'Donate' tab.

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

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 DA'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 debt one day at a time.

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!

Can I get a volunteer to be our Newcomer Greeter today, to answer questions from Newcomers and others after the meeting?

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

*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 Contact Exchange and Newcomer Q&A

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 I turn the call over to our Newcomer Greeter to begin the Newcomer Q&A, is there anyone who would like to leave their contact info for outreach or to request a phone number?

(After Contact Exchange) I will now turn the line over to the Newcomer Greeter.

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 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 un-sustaining job and getting fired.
8. Spending hours daydreaming but not even minutes working toward our dreams.
9. Over-committing 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.

12 Promises of Debtors Anonymous

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 D.A.
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 it 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.