

## Monday 8pm DA Meeting Format

\*\*The secretaries lines have been highlighted in blue\*\*

### Opening

Hello, my name is \_\_\_\_\_ (first name only) and I am a compulsive debtor. Welcome to the Monday 8pm Debtors Anonymous Meeting of Debtors Anonymous.

Let's open the meeting with 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."

I've asked someone to read *The Twelve Steps of Debtors Anonymous*.

### 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 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 the steps, we tried to carry this message to compulsive debtors, and to practice these principles in all our affairs.

I've asked someone to read the [Twelve Traditions of Debtors Anonymous](#).

### **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 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 center 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 person 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.

I've asked someone to read the [Twelve Tools](#).

### **The Tools of DA**

#### **1. Abstinence**

We practice abstinence by not incurring any 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 car, house, etc.

#### **2. Meetings**

We attend meetings at which we can share our experience strength, and hope with one another. Unless we give newcomers what we have received from D.A. we cannot keep it ourselves.

#### **3. Record Maintenance**

We maintain records of our daily income and expenses and of the retirement of any portions of our outstanding debts.

#### **4. Anonymity**

We practice anonymity, which allows us freedom of expression by assuring us that what we say at meetings or to other D.A. members at any time will not be replaced

#### **5. The Telephone**

We maintain constant contact with other D.A. members by exchanging telephone numbers. We make a point of talking to other D.A. members before and after taking difficult steps in our recovery.

#### **6. 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 persons from the group who have been abstinent for three (3) months, and who usually have more experience in the program.

The group meets in a series of Pressure Relief Meetings to review our financial situation.

## **7. Spending Plan**

The Pressure Relief Meeting usually results in the formulation of a spending plan, which puts our needs first, and an action plan, for resolving our debts and taking the first steps toward solvency.

## **8. Sponsor**

Many of us find it extremely helpful to select a sponsor. A sponsor is an abstinent member of D.A. who is usually more experienced in working the Twelve Steps. The sponsor aids us in implementing our action plan and in working the Steps.

## **9. 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 become more responsible for our own recovery.

## **10. A.A. Literature**

We study the literature of Alcoholics Anonymous to strengthen our understanding of compulsive disease. We can identify with many of the situations therein by substituting the words “compulsive debt” for “alcohol.”

## **11. Awareness**

We maintain awareness of the danger of compulsive debt by taking note of bank, loan company and credit card advertising, and by reading news accounts of its effects.

## **12. 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 has so generously been given to us.

Are there any newcomers to DA? Please introduce yourself by first names only so we can welcome you.

Any out-of-towners?

A Word to Newcomers

### **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 and absorb the D.A. concepts. If you then think D.A. is for you, after three months you can arrange to have your first pressure relief meeting.”**

**Some meetings focus specifically on the issues of a newcomer in the D.A. program. Although the format for such a meeting can vary, we find it helpful to expose newcomers to the Steps and Tools of the D.A. program.**

5. Speaker: *The speaker will share their experience, strength, and hope for 10 minutes.*

After speaker shares:

Seventh Tradition "D.A. has no dues or fees. We are self-supporting through our own contributions, so we pass the basket. Please give as generously as you can. However, if you cannot, please keep coming back."

Sharing: *We are now opening the meeting to sharing. Please limit your sharing to three minutes or less. Who would like to share?*

That is our time, end of sharing.

**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 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.

We will close the meeting with the Serenity Prayer.