

SHARE! AT NOON!

THURSDAY DA / UA MEETING FORMAT

Pre-meeting: Secretary hands out the Signs of Compulsive Debting, The Symptoms of Underearning, the DA Tools and the UA tools. Also, only hand out one of The Twelve Promises (DA or UA) to be read, i.e., if the tool we shared on is from DA, we read DA Promises. If the tool for the week is UA, we read the UA Promises.

Opening (12:00PM)

The Secretary starts the meeting, welcomes everyone and then starts the introductions by saying:

“Hello. My name is _____ and I am a compulsive debtor. Welcome to the SHARE! At Noon! combined meeting of DA and UA. This meeting starts at 12PM and ends at 1:00PM. Before we begin, can everyone please silence their cell phones and anything else that makes noise. Thank you. Let’s open the meeting with the “we” version of the Serenity Prayer.”

“God, grant us the serenity to accept the things we cannot change, courage to change the things we can, and wisdom to know the difference.”

Meeting Readings

“In this combined DA/UA meeting, we come to learn that compulsive debting and underearning are spiritual problems with a spiritual solution, and we find relief by working the 12 Steps of recovery, as well as using the tools of these programs. The only requirement for membership is a desire to stop incurring unsecured debt or a desire to stop underearning. Even if you’re not in debt, you are welcome here. Our Fellowship is supported solely through contributions made by members; there are no dues or fees. We are 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.”

“I have asked someone to read Signs of Compulsive Debting.”

“I have asked someone to read Symptoms of Underearning.”

“I have asked someone to read The Twelve Tools of DA” Please read all 12 headings, then choose only 1 description of a tool.

“I have asked someone to read The Tools of UA Please read all 12 headings, then choose only 1 description of a tool.”

“Let’s go around the room and introduce ourselves. My name is _____ and I am a _____.”

Newcomers

“Are there any newcomers present or any members new to this particular meeting? If so, please introduce yourselves again, so we may get to know you better.” [If any newcomer is present:] “If you think you may have the problem of debting or underearning, you have come to the right place. We suggest attending at least six meetings as close together as possible to become familiar with these two programs before deciding if they are for you. If you identify with any or all of the signs of compulsive debting or the symptoms of underearning, we hope you will join us on this path of recovery, clarity and peace that many have found here.”

Reading or Lead Share:

“This meeting focuses on the Tools of the DA and UA Programs. Each week we rotate and read a selected reading chosen by a member about a particular tool. This week we are on the ____ (UA or DA) Tool that ____ has selected.” [The member selected reading(s) is done now OR the Lead Speaker can share their experience, strength and hope regarding the Tool of the Week.]

Sharing

“It is now time to open the floor for sharing. We ask that you share about the particular tool, at least initially.” [The secretary will now announce the length of sharing time (usually 3 minutes), based on number of participants and asks for a volunteer timekeeper].

“In order to provide a safe environment for everyone, we avoid cross-talk in our meetings. Cross-talk is interrupting someone when they are sharing, commenting on what someone else shares or talking to someone directly. We also ask that you please refrain from all cell phone use, including texting, except for the timer, so everyone can feel seen, heard and validated.”

Seventh Tradition

“DA and UA have no dues or fees. We are self-supporting through our own voluntary contributions, so we pass the basket for donations. Please give as generously as you can, however, if you cannot, please keep coming back, we need you more than we need your money.”

CLOSING (12:45PM)

“Before we close, I need a member to select a tool reading for next week from DA or UA literature. Next week we are on Tool #__. Are there any volunteers, please? [Wait for someone to step up.] Great, thank you____.

In closing, we would like to remind you that in DA and UA, we practice the principle of anonymity. We keep what is shared at meetings and between members as confidential. I have asked someone to read DA or UA's Promises [we rotate between UA and DA promises each week], and then after a timed minute of silence, we will close with the “we” version of the Serenity Prayer. Timer, please start the minute after the Promises are read. Thank you.”

SIGNS OF COMPULSIVE DEBTING

1. Being unclear about your financial situation. Not knowing account balances, monthly expenses, loan interest rates, fees, fines, or contractual obligations.
2. Frequently “borrowing” items such as books, pens, or small amounts of money from friends and others, and failing to return them.
3. Poor saving habits. Not planning for taxes, retirement or other not-recurring but predictable items, and then feeling surprised when they come due; a “live for today, don’t worry about tomorrow” attitude.”
4. Compulsive shopping: Being unable to pass up a “good deal”; making impulsive purchases; leaving price tags on clothes so they can be returned; not using items you’ve purchased.
5. Difficulty in meeting basic financial or personal obligations, and/or an inordinate sense of accomplishment when such obligations are met.
6. A different feeling when buying things on credit than when paying cash, a feeling of being in the club, of being accepted, of being grown up.
7. Living in chaos and drama around money: Using one credit card to pay another; bouncing checks; always having a financial crisis to contend with.
8. A tendency to live on the edge: Living paycheck to paycheck; taking risks with health and car insurance coverage; writing checks hoping money will appear to cover them.
9. Unwarranted inhibition and embarrassment in what should be a normal discussion of money.
10. Overworking or under-earning: Working extra hours to earn money to pay creditors; using time inefficiently; taking jobs below your skill and education level.
11. An unwillingness to care for and value yourself: Living in self-imposed deprivation; denying your basic needs in order to pay your creditors.
12. A feeling or hope that someone will take care of you if necessary, so that you won’t really get into serious financial trouble, that there will always be someone you can turn to.

Symptoms of Underearning

1. Time Indifference – We put off what must be done and do not use our time to support our own vision and further our own goals.
2. Idea Deflection – We compulsively reject ideas that could expand our lives or careers, and increase our profitability.
3. Compulsive Need to Prove – Although we have demonstrated competence in our jobs or business, we are driven by a need to re-prove our worth and value.
4. Clinging to Useless Possessions – We hold onto possessions that no longer serve our needs, such as threadbare clothing or broken appliances.
5. Exertion/Exhaustion – We habitually overwork, become exhausted, then under-work or cease work completely.
6. Giving Away Our Time – We compulsively volunteer for various causes, or give away our services without charge, when there is no clear benefit.
7. Undervaluing and Under-pricing – We undervalue our abilities and services and fear asking for increases in compensation or for what the market will bear.
8. Isolation – We choose to work alone when it might serve us much better to have co-workers, associates, or employees.
9. Physical Ailments – Sometimes, out of fear of being larger or exposed, we experience physical ailments.
10. Misplaced Guilt or Shame – We feel uneasy when asking for or being given what we need or what we are owed.
11. Not Following Up – We do not follow up on opportunities, leads, or jobs that could be profitable. We begin many projects and tasks but often do not complete them.
12. Stability Boredom – We create unnecessary conflict with co-workers, supervisors and clients, generating problems that result in financial distress.

THE TOOLS OF DA

Note: PLEASE READ ONLY THE HEADING OF ALL 12 AND THEN CHOOSE ONLY ONE DESCRIPTION TO READ

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 in our spending. It includes categories for income, spending, debt payment, and savings (to help us build cash reserves, however humble). The income plan helps us focus on increasing our income. The debt payment category guides us in making realistic payment arrangements without depriving ourselves. Savings can include 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, e-mail, 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 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.

Tools of Underearners Anonymous

[Note: PLEASE READ ONLY THE HEADING OF ALL 12 AND THEN CHOOSE ONLY ONE DESCRIPTION TO READ]

- 1. Time Recording** – We must be conscious of how we spend our time. We keep a written record to increase awareness and support our focus on goals and the actions required to achieve them.
- 2. Meetings** – We attend UA meetings regularly to share our experience, strength, and hope in order to help ourselves and others recover from underearning.
- 3. Sponsorship** – We actively seek sponsorship with someone who has worked the Twelve Steps in UA and is willing to guide us in our recovery.
- 4. Possession Consciousness** – We routinely discard what no longer serves us in order to foster a belief that life is plentiful and that we will be able to provide ourselves with what we need.
- 5. Service** – Giving service is vital to our recovery. It is through service to others, and to the Fellowship, that we keep what has been so generously given to us.
- 6. Goals Pages** – We set goals for all aspects of our lives, write them down, measure our progress and reward achievement.
- 7. Action Meetings** – We organize action meetings with other UA members to discuss our earning concerns and to generate actions that will bring more prosperity into our lives.
- 8. Action Partner** – We connect regularly with action partners regarding earning concerns in order to provide each other with accountability, continuity, and support.
- 9. Solvency** – We do not debt one day at a time. Debting leads to underearning.
- 10. Communication** – We contact other UA members to seek support, to diminish isolation, and to reinforce our commitments to action.
- 11. Literature** – We read UA Conference Approved Literature to strengthen our understanding of this compulsive disease and the process of recovery.
- 12. Savings** - Saving money demonstrates faith in the future and acceptance of the fact that money is a tool vital to our prosperous vision. We create and follow a savings plan on whatever scale we are able.

THE PROMISES OF DA

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.

[After a timed minute of silence]:

Please join me in the we version of the Serenity Prayer.

The UA Promises

1. We learn that personal understanding of the past avails us nothing.
2. We learn to release our past and to focus on today and the future, and on our vision.
3. We begin to accept ourselves with compassion.
4. We believe that we deserve greater fulfillment and a more prosperous life.
5. An expanded vision of our life begins to emerge.
6. We begin to know ourselves better and think about using our true talents.
7. We allow ourselves to want more out of life.
8. We become willing to take the necessary action to receive it.
9. We are also able to give more to ourselves and our communities, contributing to something greater than ourselves.
10. A shift in our consciousness occurs.
11. We experience more gratitude greater peace of mind and acceptance of ourselves.
12. We have awakened from a deep sleep and a new life, more fully realized and expressed.

[After a timed minute of silence]:

Please join me in the we version of the Serenity Prayer.