

GETTING STARTED

Stop incurring any new unsecured debt

First and foremost, we suggest that you stop incurring any new unsecured debt, one day at a time. Unsecured debt is any debt not backed up by some form of collateral. Although refraining from compulsive debting may be difficult and painful, it establishes a solid foundation for our recovery.

Attend D.A. meetings regularly

Attending meetings gives us a sense of hope, an opportunity to identify with others, and a chance to meet people who can help us. Find a meeting on www.debtorsanonymous.org

Record your expenses and your income

A good way to do this is to buy a small notebook or planner that is easy to carry. Throughout each day, we write down everything we spend and any income we receive, no matter how small the amount. Do not be discouraged if you cannot keep perfect records. If you lose track, begin again as soon as you can. We believe in progress, not perfection.

Read D.A. and AA literature

You will find useful suggestions and new insights. We also find it helpful to read these books: A Currency of Hope, Alcoholics Anonymous, and the Twelve Steps and Twelve Traditions of Alcoholics Anonymous.

The Twelve Steps

We suggest that you begin by working the Twelve Steps and by practicing the D.A. Tools. Because we did not arrive overnight at the circumstances that brought us to D.A., solving our problems has required time and effort. While using the Tools of D.A. provides some relief from compulsive debting, working the Steps leads to recovery.

Work the Steps

We suggest that you work the Twelve Steps in order, preferably with a sponsor or an experienced D.A. member who has worked and continues to work the Steps to the best of his or her ability. For us, true, long-lasting recovery results from a spiritual experience gained by working the Steps.

Step One

We recommend beginning with Step One. The sense of despair or “hitting bottom” we felt when we first came to D.A. was the first step in our recovery. We saw that our own attempts to scheme and manipulate our debts did not work. We admitted that we were powerless over debt. We were ready to ask for help.

Find a Sponsor

To help you work the program, we suggest asking someone who lives the recovery you want to be your sponsor. Sponsors help us work the 12 Steps, use the D.A. Tools, and carry out our Action Plans.

Ask for a Pressure Relief Meeting

After you have recorded your income and expenses for (preferably) 30 to 45 days, attended at least six meetings, and made a commitment to D.A., we suggest that you ask two members of D.A. (usually a man and a woman) to meet with you in a Pressure Relief Meeting. These two D.A. members should have abstained from incurring unsecured debt for at least 90 days and had two Pressure Relief Meetings, and if possible they should have recovery from issues similar to yours. As the members of your Pressure Relief Group, they will help you review your situation and formulate a Spending Plan and an Action Plan.

Anonymity

We suggest that you practice the principle of anonymity. Who we see and what we hear at meetings and in private conversation is kept confidential. This principle allows all members the freedom to speak openly and honestly without fear that our words or deeds may be used to harm us. Please respect the anonymity of all D.A. members.

If you decide that D.A. is not for you, keep us in mind for the future. You are always welcome. Debtors Anonymous will be here when you need it.