

StepSponsorDA

[These are pages from the 'GreenBack Book Study Guide to Existing D.A. Literature. 2019 edition']

Topic 6: Step One – Powerless Over Debt

1. **We admitted we were powerless over debt--that our lives had become unmanageable.**

Read in [DA Pamphlet](#) "12 Steps of DA" Step One.

Read in the Big Book of [Alcoholics Anonymous](#): Selected passages indicated with page numbers

Read in DA Booklet or Book, [The Twelve Steps Debtors Anonymous](#), Step One.

Read (as a SUPPLEMENT for background, on your own, if you have time) in [Alcoholics Anonymous](#), the "Big Book" of Alcoholics Anonymous: Title page through page 43.

REMINDER The 8th tool of DA is AA and DA literature. Reading AA literature is suggested to learn more about the nature of compulsive disease. It shows us we are beyond help by using only human will power.

- **In this guide, the assigned AA Big Book passages give a page number followed by a colon and a paragraph number. If the top of a page starts with an incomplete paragraph, it will be marked '0.' Paragraph '1' is always the first *complete* paragraph.**
 - While reading aloud, we have found it most convenient to have both the session literature and the study guide open to the current assigned pages. Follow along in the text and actively listen to the reading. Many of us find it more useful to have a paper bound AA Big Book that we can underline, rather than an electronic copy.
 - **In reading the Big Book of Alcoholics Anonymous:**
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- Notice symptoms and similarities to your own behavior and thinking.
- Note that when we debt it produces in ourselves a temporary sense of ease, comfort – a “high” similar to drinking.
- Notice the directions to follow and the actions they took.
- Note references in the Big Book to money, success, status, achievement and business.
- Note ANY time the text says “ask” or “ask God” consider that to be a prayer and pray it

STUDY SESSION READINGS:

- **Read Aloud Together from [DA Pamphlet](#) “The 12 Steps of DA” -**
Preamble, Introduction to the Twelve Steps, and Step 1
 - Who are we? (p.1)
 - What problems or debting symptoms had we identified? (p. 1-3)
 - What unmanageability do we identify? (p. 4)

[AA Big Book](#) - **Selected Passages to Read Aloud from the Chapter: [There is a Solution](#)**

- What tremendous fact did AA have to offer? (p 17:3)
- What did the old school alcoholics believe the problem is? (p 18:1-5, p 19:0)
- Mental symptoms (p 20:4 thru p 21:0-1; p 23:1,2; p 24:1, p 30:1)
- Managing (p 31:3 thru p 32:0)

- **Talking Points to Reflect/Discuss Together:**
 - Who can be most helpful to the chronically addicted person?
 - How does AA define a Moderate and Hard drinker?
 - How does AA define a real addicted alcoholic?
 - How would *you* define a Moderate Debtor? Bad-Habit/Hard Debtor? Is that you?
 - How would *you* define a real *addicted chronic compulsive debtor*? Is that you?
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- What prompted you to investigate DA?
- Why did you attend your first DA meeting (or contacted DA World Service)?
- As mentioned in AABB p 18:5, what was your reaction, at your first DA meeting, to hearing from others who have the same difficulty?

Read aloud Step One from the DA Book, [*The 12 Steps, 12 Traditions and 12 Concepts of Debtors Anonymous*](#)

- **Talking Points to Reflect/Discuss Together with another identified compulsive debtor:**
 - Name, if any, people who have suggested you need to be more frugal, learn to budget or in some way 'get control' of your finances.
 - Name, if any, people who suggested you attend either DA or get some type of help/counseling for your finances.
 - What was your reaction, if any, to their suggestions?
 - Have you noticed that more money does not help the problem? That, regardless of the amount you have, you still overspend, throw money at problems and continue to cause yourself money trouble?
 - Have you tried SELF HELP methods (Books, workbooks, journaling, tapes or other methods done as solitary activities) to stop debting and control yourself financially? How did they work? (If they work, you may only have a **moderate debting habit**).
 - Have you tried HUMAN help methods (Professional help, therapy, support groups counseling, budget clubs, buddies, accountability partners, promises to family or friends) to stop debting and control yourself financially? How did they work? (If they work you may only have a **hard debting habit**). Have you compulsively over-spent on courses, classes, coaching, seminars, investment schemes or "Get Rich Quick" programs and either not followed through, or succeeded and spent all the profits?
 - Do you try to numb your feelings because of debting or financial fear?
 - For instance, in the last few months, how often did you drink, take drugs not as prescribed, smoke, overeat, shop,
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- oversleep, gamble, over work, over exercise, overuse the internet, 'zone out' on social media, binge watch TV, overpay for luxury services, travel, go on retreat, secure excessive therapeutic treatments, chase romantic partners, act out sexually or engage excessively in other hobbies or activities to help you “check out” or “escape” the reality of your situation?
- Were these things you knew you could not afford? OR were you vague as to whether or not you could afford them?
 - Did you ever lie about what you were doing?
- How many times a week do you notice yourself obsessing about your debting or money problems?
 - How many times have you considered suicide or other forms of escape due to your financial situation?
 - Are you overly secretive or do you lie or isolate due to financial concerns or fears?
 - **ANSWER YES or NO – regarding a lack of will-power and inability to manage decisions about money:**
 - Do you admit that will-power is not working when it comes to stopping your debting behavior?
 - Do you admit that compulsive debting has crossed the line from “bad habit” and has become an addiction? (if unsure, re-read Step 1 p 3-4 in the DA pamphlet: The 12 Steps of DA)
 - Do you admit that your attempts to manage your compulsive debting and its consequences have failed utterly, and that life will not change for you without help?
 - ***Do you admit powerlessness over compulsive debting & inability to manage the decision not to debt?***
 - Do you have a desire to stop compulsively debting for good and all, one day at a time?
 - **If you answered “no” to the last two questions, what chronic behavior of yours do you identify as your biggest problem?**

ACTIONS SO FAR

DAILY:

- One Day at a Time Abstain from New Unsecured Debt (consider setting a date for your last unsecured debt or your DA Birthday).
- Call a DA member. Ask for support maintaining your DA program work.
- Read from a piece of DA or AA Literature.
- Answer the study questions as indicated.
- Keep a spending record as you spend.
- Every morning: Pray for willingness to work your DA program ([DA Bookmark Prayers](#)).

Pray the Serenity Prayer

Spend some time on the READINGS in this study each day as you can, at least 15-20 min or more. ***Let whatever amount of time you have be good enough. Keep coming back.***

WEEKLY:

- Attend at least one solution-oriented DA meeting - listen for the DA concepts.
- At your meeting, share only solutions and only if you have experience doing the work of the meeting topic. If you do not have solution to share, listen for program-working members of your meetings and ask for their phone numbers or email addresses.
- Ask around your "Home" meeting for a sponsor or DA phone partner.
- ***Ask for support maintaining your DA program work.***

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