

StepSponsorDA

TOPIC 21: Spending Plan

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

READ aloud and Study DA Pamphlet: “Spending Plan” as it applies to Steps 8 & 9

RE-READ, if time, Steps 8 & 9 PRAYERS in the AA BB beginning on pages 76-84.

RE-READ, if time, the DA Pamphlet “The 12 Steps of DA” Steps 8 & 9

RE-READ in the DA BOOK, *The 12 Steps, 12 Traditions and 12 Concepts of Debtors Anonymous(12x12x12)*, the DA 7th Step Prayer p33

REMINDER – SUPPLEMENT AFTER PRESSURE RELIEF GROUP MEETING

REVISIT STEPS 5-8 AS WITH ANY INVENTORY

Plan for some solitary quiet time immediately after your Pressure Relief meeting (which is the financial version of Step 5, revealing your exact numbers to another group of understanding human beings).

Solitary Time - Take Steps 6, 7, and 8. Go to the AA BB and re-read pp 75-76. Looking at the character defects revealed in the spending record and the pressure relief meeting, and, in prayer, re-take Steps 6, 7, and 8 precisely as directed on pp 75-76, just as you would after any 5th step.

Note: Notice that as part of taking Step 6, we are asked to revisit Steps 1 through 5, asking ourselves these in the form of questions. (AABB pp 58-59). We are reminded that we are in recovery from a compulsive disease, for which personal will power and other forms of human help are not effective, long term.

Pray: addicted compulsive debtors do not “swear off” or cut anything out with 'will power.' Accountability promises to a sponsor or pressure relief group only help temporarily. In prayer, we ask God to remove our character defects for lasting financial healing. (PRAY the 6th-7th step prayers; AA BB p 76)

Take a Form of Step 8 - The plans are a form of Amends Lists.

Review the suggested action plan (List) or spending plan (List) made at the PRG. Pray for willingness to act upon these items as if these lists were any amends list.

A NOTE ON OVERWHELM - The "O" word. While sometimes TWO or THREE heads are better than one, we may receive such a wealth of ideas from our PRG members that we leave the PRM with a long Action List that can seem daunting. The first, best way out of the "O" word is to stop using the word. Some of us find it useful to view that list as an Action *Ideas* List to be reflected upon later, prioritized and edited with the help of Higher Power. Some of us even put prayer as our first action item.

Pray: We ask God for the strength and willingness to go to any length to mend our relationship with money. We ask God for the willingness, courage and strength to prioritize and then follow through with the Action and Spending Plans we began forming in our Pressure Relief Meeting. AA BB p 76:3.

Reflect: Sometimes, in prayer, we realize a suggested PRG action is just an idea but is not best for us or it is not the right time. We remember that acting on any action item formed in a PRG is ultimately *our decision*, made with Higher Power. (AABB top of p70 states: "Counsel with others is often desirable but we let God be the final Judge." Pray the amends prayers in AA BB pp 79, 80, 82, and 83).

Make a beginning on a realistic spending plan.

This is the essential difference between a twelve-step recovery program and a self-help or human help program. DA is a God-help program.

SUPPLEMENT: IF YOU ARE FEELING STUCK, ANGRY, UPSET, FEARFUL, WORRIED, OVERWHELMED, GUILTY OR ASHAMED AFTER A PRM:

REVISIT STEP 4: As you look at your numbers, your action list, suggested spending plan if you feel stuck, angry, upset, scared, ashamed or guilty, deal with those thoughts and feelings by *briefly* revisiting and taking steps 4-7, in mini form, only on the subject of your finances and PRM.

While reviewing our PRM results, we may refer to Steps 4 and 5, AA BB pp 64-84:

If obsessive thoughts, upset or anger at self or others is experienced, it can be useful to go to the AABB, pp 64-67, revisit the resentment process and pray the resentment prayers, for ourselves and others.

If fear, worry or overwhelm is experienced while looking at our spending & debting behavior, it can be useful to go to the AA BB p. 68, revisit the fear inventory and pray the fear prayer p 68:3.

And last, if looking at the numbers brings up shame, guilt, betrayal or issues of harmful interpersonal conduct, even if it does not involve sex, it can be helpful to go to the AA BB, pp 69-71, revisit that process and pray

the harm or relational prayers, for ourselves and others p 69:2-3; p 70:1-2.

Pray the amends prayers in AA BB pp 76: 3, 79:1, 80:1, 80:4, 82:1, and 83:1)

More about the spiritual connection between Spending & Action Plans and Steps 8 & 9 may be found in 'The DA pamphlet the 12 Steps of DA.'

Make a beginning on a realistic spending plan.

This is the essential difference between a twelve-step recovery program and a self-help or human help program. DA is a God-help program.

****SPENDING PLAN - FINANCIAL AMENDS IN ACTION****

Read aloud and Study DA Pamphlet: "Spending Plan" as it applies to Steps 8 & 9, and re-study Step 8 & 9 in the AA BB beginning on page 76:3.

More about the spiritual connection between Spending Plans and Steps 8 & 9 may be found in the DA pamphlet the 12 Steps of DA

Pray – note the prayers for willingness (the "ask God's) in the text on pp 76-84. These can help fortify us as we begin to prepare to realistically plan our spending AND realistically retire our debts. (AA BB p 79:1) (AA BB p 80:1 & 4) (AA BB p 82:1) (AA BB p 83:1-2)

Spending Plan – review the suggestions made in your PRG. Try your best to form your beginning spending plan. Note, each month, how much you really need to live. This will help you refrain from over committing the amount you pay your creditors. *Do keep calling DA members and do have additional PRGs to get support in refining your spending and debt repayment plans.*

Debt Payment Amends – after only one PRG it is NOT usually recommended that you make new agreements with creditors. The urge to MAKE LARGE PAYMENTS or pay off old debt in "one fell swoop" is typical, *but not advisable.*

Debt Payment Moratorium: after only one PRG some of us may have an Action Item to take a suggested moratorium on making any debt payments at all, if it seems we cannot afford payments AND take care of our basic needs. If small payments are affordable, many of us *make only the monthly minimums* until we learn how to allocate our resources to best take care of ourselves.

ACTIONS

HAVE A PRESSURE RELIEF MEETING (PRM). Afterward, TAKE STEPS 6, 7 & 8.

AS FEELINGS AND FEARS MAY COME UP, REVISIT THE STEPS 4-7 AA BB P 64-71

USE PRAYER AND BOOK ENDING PHONE CALLS TO GAIN SUPPORT IN FOLLOWING THROUGH WITH YOUR PRESSURE RELIEF MEETING, SPENDING PLAN AND SUBSEQUENT ACTIONS

BUSINESS DEBTORS: If you are self-employed or own a business, **FINISH** two or more separate sets of spending/income records: one for personal and one for each business endeavor. If possible, try to find a business owner to do your PRG.

AFTER YOUR PRG MEETS AND AFTER PRAYER TIME, FORM YOUR PRELIMINARY SPENDING PLAN. PRAY THE STEP 9 PRAYERS (AA BB p 79:1) (AA BB p 80:1 & 4) (AA BB p 82:1) (AA BB p 83:1-2)

Weekly or monthly, take your entries from your daily spending record and compile it into categories. Look at these against your spending plan.

PLAN Ongoing PRG's for yourself to continue refining your spending and action plans and beginning to see what amount could be a realistic allocation for debt retirement. **PRAY THE STEP 9 PRAYERS REGULARLY.**

ALLOCATE CONTRIBUTIONS: in your Spending Plan, make a line item for donations, especially 7th tradition donations to your DA meetings, inter- group & world service office. If your means are limited, start with a penny and a prayer and ask your Higher Power what you can contribute, one day at a time. The experience of contribution is a powerful tool of recovery that shifts consciousness out of poverty into abundance.

ACTIONS carried over from previous sessions:

REVIEW the Action List from the previous session. Be current with that before going on to this week's Action List. *It is absolutely OK, really advisable, to pick up where you left off.*

PRAYER CARDS

- On individual 3x5 cards, put each of the 3 daily prayers; consider making several sets - One set for by the bed, one for your wallet, your desk, vanity mirror, car or other place you frequently look.
- Add the resentment, fear and harms prayers to your prayer cards.
- Add the 6th Step Prayer for willingness and the 7th Step prayer of AA/DA for the character defects to be removed to your prayer cards
- Add the Step 8 & 9 prayers for willingness to make amends to all persons harmed
- Add the 10th Step Daily Prayers to your cards.
- Add the 11th Step Prayers to your cards.

Spend some time on the action items 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.***

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, especially 4th step writing.
- 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.

- Pray the Serenity Prayer
- Pray BOTH the Third Step Prayers, AA's p 63 and DA's p 19
- Pray the resentment, fear and harms prayers as needed, as they apply.
- **Pray the 6th Step Prayer for willingness**
- **Pray both 7th Step prayers for the character defects to be removed (AA BB p 76:2; DA Book The 12 Steps, 12 Traditions, and 12 Concepts of Debtors Anonymous p 33).**

Pray for willingness to make amends to all those you have harmed (AA BB p 76:3).

As you make ongoing amends, keep Praying the STEP 9 PRAYERS IN THE AA BB: (AA BB p 79:1) (AA BB p 80:1 & 4) (AA BB p 82:1) (AA BB p 83:1).

Read pp 86-88 in the AA Big Book every morning.

Pray the 11th Step prayers every morning AA BB pp 86-88.

Continue meditation with your morning prayer time - try for 5-20 minutes but start at 1 minute if that is your best. Try to add meditation minutes each day until you are regularly at 20 min per day.

Pray these all through the day and consider carrying your prayer cards with you.

Take Step 10 inventory before bed on a nightly basis AA BB p 84:2 OR 86:1

CONTINUE TO REVIEW YOUR 8th STEP AMENDS LIST

ADD OTHER AMENDS TO THIS LIST AS THEY COME UP

PRAY FOR WILLINGNESS TO MAKE AMENDS TO THEM ALL

CONTINUE MAKING AMENDS FROM YOUR STEP LIST

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 a solution to share, listen for program-working members of your meetings and ask for their phone numbers or email addresses.
- CALL your DA sponsor or DA phone study partner or another DA member.
- Ask for support maintaining your DA program work and **following through on your action plans.**
- Share in meetings your availability for sponsorship, phone calls.
- If you have a sponsee or temporary sponsee, take them through the DA/AA literature.
- Consider using the latest edition of this study guide.
- ASK at your meeting, for 2 members to be part of your **regular PRG.**

At Meetings carry *this* message:

DO At your DA meeting, commit to sharing the solution: your experience, your strength and your hope as to **how** you stay abstinent, work the steps, use prayer and meditation to expand your spirituality, use the tools and maintain your recovery, AND WHY all of that is beneficial.

DON'T At your DA meeting, refrain from venting, confessing what you are not doing or sharing on outside issues. If you have an addiction other than compulsive debting, if you are not abstinent, or are not living the steps, refrain from rationalizing or sharing excuses why you are not doing the DA program. Save that for one-on-one phone calls to your sponsor or other trusted member of your DA posse. Also, even if others share confessions, YOU avoid commiseration.

If you have no solution to share, just gently listen in meetings, absorb the DA concepts and ask briefly for specific help at the meeting's end.

Carry this message to the meeting and save the mess for your sponsor.

Celebrate anniversaries of length of abstinence. Only pick up birthday chips for amount of time *abstinent* from incurring new unsecured debt.

Next Topic:

Topic 22: Communicating with Creditors and Debt Repayment

READ ALOUD DA Pamphlet “Communicating with Creditors & Debt Repayment”, as it applies to Steps 8 & 9.

RE-READ IF TIME: These re-reads are a few pages that will really help you as you form your realistic debt repayment plan.

Re-read ALOUD Steps 6 & 7 AA BB pp 75:3-76:1-3 *Pray the Prayers.*

Re-read ALOUD Amends Step 8-9 (pp 76:3, 78:2 -3, & 79:0-1) in the AA Big Book.

Note references to money and debt. Pray the prayers (the “ask God’s”)

AA BB pp 76:3, 79:1, 80:1&4, p 82:1, p 83:1-2, p 83:4-84:0.

Re-read ALOUD DA Pamphlet:

“The Twelve Steps of DA” Pamphlet Steps 8 & 9

Re-read ALOUD DA book, *The 12 Steps, 12 Traditions & 12 Concepts of Debtors Anonymous: Steps 8 & 9.*

WITH YOUR PARTNER, FOLLOW THE DIRECTIONS, SET PRGS AND FORM YOUR PLANS.