

# StepSponsorDA

## Topic 8: Step Three – Decision to Turn It Over

3. Made a decision to turn our will and our lives over to the care of God as we understood Him.

Read in DA Pamphlet "12 steps of DA" step three.

Read – Big Book of AA: page 58 through page 63 the Chapter "How it Works"

Read - Step Three from the DA Book *The 12 Steps, 12 Traditions and 12 Concepts of Debtors Anonymous*

**Read Aloud Together from DA Pamphlet** "The 12 Steps of DA" – Step 3:

- The debtor's fear of surrender p 6-7
- What surrender might look like for a debtor p 7-8

**Read Aloud Together from AABB** – p 58 to p 63:

- How it works (a summary of the 12-step program) (p 58-60:3)
- A life run on self-will (p 60:4)
- Selfishness blocks us from God's will (p 62:1-2)
- A life guided by the vision of God's will (p 62:3)
- Step 3 promises (p 63:1)
- Third step prayer (p 63:2)

**Talking Points to Reflect/Discuss Together with another identified compulsive debtor:**

- What does the DA pamphlet: The 12 Steps of DA say about the debtor's fear of surrender?
- What does that pamphlet say surrender might look like?
- On big book p 58:1 who does the text say does *not* recover? Is this true for you?
- On big book p 58:3 what does the text say about wanting to balk? Is this true for you?
- On what page in the Big Book do the 12 Steps appear?
- **NOTE:** this step is about the *decision: what we have decided we are committed to* – not necessarily acting on it: some questions to **discuss** regarding the decision (AABB p 60-63), are
- On p 60:3-4 what does the text say is meant by "turning it over"?

- On p 61-62 which of these traits, negative & positive, do you exhibit as you attempt to manage your finances?
- Share ways you believed satisfaction & happiness come from managing money well?
- Discuss ways that running your finances & your business dealings with self-will have proven unsuccessful
- Reading from bottom of p 62 to top of p 63, what decisions are you willing to make about yourself in relation to God?

**Read** - Step Three 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:**

- P 16:1 - What does the DA book: The 12 Steps of Debtors Anonymous say about the debtor's dilemma?
- P 16:2 - Why will the pamphlet program (or just using the DA tools) not be sufficient to recover?
- P 17:1 - When longer timers work D A for a while but then decide to do it on their own, what thought processes and behaviors did they discover? What have you tried on you own? What is your experience of "going it alone?"
- P 17:2 - p 18 - What changes do we experience upon deciding to surrender what is left of our willpower to a Higher Power?
- P 19:1 - What actions have you taken that signify your commitment to Step Three?
- P 19:3 - What responses have you experienced since taking Step Three?

ANSWER YES OR NO –

- Are you convinced that a life run only on self-will can never be successful?
- Are you ready to make God your employer?
- Are you willing to stay close to the God of your understanding & perform God's work well?
- Are you willing to let God into your life to solve *all* your problems?
- Do you have a sponsor whom you trust, speak with regularly, and with whom you are rigorously honest?
- Have you decided to work the program of Debtors Anonymous in its entirety?

- **\*\*\*SUGGESTION:** When Step 3 reading and commenting is completed, it is suggested to actually kneel and say the 3<sup>rd</sup> step prayer (p. 63) together on the step study call
- Also Pray the DA 3rd Step Prayer found on p. 19 in the booklet: The 12 Steps of Debtors Anonymous
- **LOVE YOURSELF!**
- ***If, in taking steps 1,2 & 3, you uncover another addiction that is more problematic than debting, love yourself enough to consider switching or adding another 12-step program.***
- ***Love yourself enough to get other outside help for the outside issue.***
- ***If you are not a real compulsive debtor, love yourself enough to find another support system that solves the problem you actually have.***

## **ACTIONS**

- REVIEW the Action List from the previous session. Be current with that before going on to this week's Action List.
- 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.***
- PRAY the Third Step Prayers from the AA Big Book p 63 and from The 12 Steps of Debtors Anonymous p 19

## **PRAYER CARDS**

- Get a pack of 3x5 index cards if you have not done so already
- 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.

## **NEW DESIRE CHIP - IF YOUR LOCAL MEETING DOES THIS:**

As a symbol of your commitment to turn your willpower over to God's care and abstain from debt one day at a time, before your weekly meeting pray the third step prayer. At your meeting pick up a '24 hour' or 'desire chip.' If you have old ones, turn those in to your local meeting.

## **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
  - **Pray BOTH the Third Step Prayers, AA's p 63 and DA's p19**
  - **Pray these all through the day and consider carrying your prayer cards with you.**
- 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
- Ask around your "Home" meeting for a sponsor or DA phone partner
- Ask for support maintaining your DA program work

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## **NEXT TOPIC:**

### **Topic 9: SURRENDER (Review)**

At this point you have read the DA Beginner literature, DA tools pamphlets and Steps 1,2 & 3 in the AA Big Book, DA Pamphlet and DA 12x12x12 Book.

We will take some days without new reading assignments in order to review what we have done, reflect on it, and catch upon any unread material, or any actions we had not gotten to.

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Our SSDA email address is:  
[info@stepsponsorda.com](mailto:info@stepsponsorda.com)