

***The downward spiral into credit card use was swift and started at a young age. Before long one credit card simply wasn't enough to suffice. However, with more credit came more stress until this member discovered a life without credit cards through a new way of living learned through D.A.***

I started as a full-fledged debtor the summer after I turned 18. I had heard the myth that I needed to get a credit card to “build credit,” over and over. I saw my parents turning to credit cards when we didn't have enough money to do what they thought we needed to, so when I was at a department store looking at a jacket and they told me I could get 10% off if I applied for credit, I did so. Even better, I could put the jacket on the credit card, which I did and promptly forgot that it was something I'd need to pay for. I think that credit card had an 18% interest rate.

That started me. On my college campus, they had all sorts of credit offers for college students, which I took advantage of. I don't remember much of what I paid for with the credit cards. A new mattress at one point, gifts for Christmas at another point. What I do remember is that the credit cards were nearly always at their maximum and I felt like I never had enough. I also started taking out student loans, first for convenience (I was tired of working full-time and going to school at night), and then to give myself a fresh start with credit cards. I would apply for a loan I didn't really need, and then I would use the loan to pay off the credit cards, thinking that *this* time I had it figured out. I'd pay off the cards and stop using them for certain.

My partner and I went to see a financial planner after college. Both of us were working full-time, and couldn't figure out why we couldn't afford groceries. The financial planner recommended a book about debting to us, and also highly recommended that we attend Debtors Anonymous meetings. We read the book, and tried to figure it out for ourselves. It did help, initially. We were making progress paying down our debts, and not taking on new debt. Then, we moved to a community 90 miles away and had some unexpected medical situations. I started working another twelve-step program for an issue that was threatening my life and physical well-being more obviously than debting. Suddenly we had a new car loan, two mortgages (one for the house we bought, and one for the house we were spending months fixing up and trying to sell), and the debting was out of control again.

To save money, I started shopping sales, comparing prices to the penny and grocery shopping at 3-4 stores a week to save money, bringing my three and five year-old with me. I realized things were going haywire pretty badly when I was at the dollar day at our local thrift store, had about \$23 of clothing in my cart (that's 23 individual items – a BIG carload full), and couldn't pay for it with my debit card or any of the credit cards I was carrying around again. We also went to a garage sale down the street, asked them to set aside \$3 of merchandise for us, and came home to find that our checking account was overdrawn and we couldn't find \$3 anywhere.

The thing that finally got me in the doors of D.A. was going to a convention for my other twelve-step program, and realizing I had to tell my sponsor I was being dishonest with money since I was hiding financial statements from my partner.

The first few months in D.A. were hard for me. I felt really overwhelmed trying to get clarity even on what accounts we had and how much I owed to various credit cards. I was so grateful for the telephone meetings, because that was where I started to hear other people struggling with similar issues and finding relief. The closest meeting to my hometown was 90 minutes away, which meant a three-hour round trip plus the meeting time. I tried to do so as much as I could, but it was a tremendous strain on my family, especially since I had started working evenings and weekends to try and make ends meet.

I listened to the phone meetings, and connected with a sponsor who was working the tools as I needed to be – daily. I communicated with him every day, telling him ahead of time what I was planning to spend in a day, and following up with the spending from the day before and what I had actually spent. I spent time every day making and taking outreach calls, I went to at least 1-2 meetings a week, and most importantly, I worked the steps by reading and writing on them daily. I was exhausted at first. But, gradually, I found I had more clarity, more energy, and my life was dramatically improving.

As my life improved, I talked with people who wanted to work the tools like I was, but couldn't get to the one live meeting that was happening at that time. We decided to start a phone meeting. It was scary, but it was one of the most Higher Power-directed actions I took in my early recovery. It brought me into contact with a number of people who needed structure like I do in working the tools, but also who were debtors, just like me. That meeting spun

off a number of other meetings, many of which had nothing to do with me, and I am amazed at how just listening to the guidance of my higher power about starting one meeting can have such an impact on this larger community.

My partner and I had a series of Pressure Relief Meetings. At our first Pressure Relief Meeting, we realized that we were spending \$1,000 more a month than we were bringing in. However, we were told to start SAVING money, which we had never been able to do prior. At first, it was just \$10 a month. Today (3 ½ years later) we save over \$700 a month. The only job change that happened was me leaving my part-time evening and weekend job.

In the few years I've worked D.A., my family has taken cash vacations to Florida and Seattle, we've dealt with a number of large medical expenses, we've replaced appliances that broke, and we've replaced a roof and dealt with damage from ice dams. All of those would have gone onto credit cards without D.A.

One of the questions early in my step work was "Are you a grateful compulsive debtor?" At that time, no way. But, in these years of working D.A. so far, I've gained not just savings (we've accumulated \$20,000 in savings in that time), not just freedom from debt (we've paid off \$33,000 in total debt, with \$11,000 of it in unsecured debt), but quality of life. I don't understand it completely, but working on my money has helped me to pay attention to the ways I spend my life's energy and time. I've learned to relax a bit, I've developed better relationships with family and friends, and I am even considering starting a business related to creative work I do that feeds my soul.

I am so grateful to have found D.A. at the time I did, and for the willingness my Higher Power has given me to continue working this program one day at a time.

***Allison***