

STEP ONE

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

When we came to Debtors Anonymous, we knew that something was terribly wrong. We might have been deep in debt with unsecured credit or charge cards or perilously behind in our taxes, or we might have been struggling to keep up with our bills. Some of us found D.A. in the midst of eviction, foreclosure, or other legal action. Others of us had bounced checks until the associated fees far outpaced the original check amounts. Some of us were alarmed to see our debts spiral out of control as we indulged in extravagant or even frivolous purchases while bills went unpaid. Some of us were self-employed individuals who found ourselves borrowing just to cover business costs or were business owners who were months behind in our payroll or payroll taxes. There are those among us in D.A. who had never used credit or charge cards but were under a debt burden due to student loans or money owed to doctors, lawyers, friends, and family, or who had very little debt but felt trapped in situations where there was never quite enough money to take care of basic needs.