

Debtors Anonymous

“Getting Started” Newcomers Packet

**A Digital Collection of Pamphlets For New D.A.
Members or Newly Interested Friends of D.A.**

**Debtors Anonymous
Conference-Approved Literature**



GETTING STARTED

Debtors Anonymous (D.A.)

Digital Newcomer's Packet

Includes:

Notes to Newcomers

The Twelve Signs of Compulsive Debting

Fifteen Questions to Ask Yourself about Compulsive Debting

The Twelve Steps of Debtors Anonymous

The Twelve Traditions of Debtors Anonymous

The Twelve Tools of Debtors Anonymous

The Tools of Business Debtors Anonymous

The Twelve Promises of Debtors Anonymous

The D.A. Website

Sponsorship

Service

History of D.A.

Available as a free download at

debtorsanonymous.org/getting-started/free-literature

Hard copy handouts of The Newcomer's Packet are available for purchase at

debtorsanonymous.org/daliterature



Notes to Newcomers

Welcome to Debtors Anonymous!

Here you can find a new way of living that offers recovery from compulsive debting and hope for a healthier, happier, more prosperous life. We suggest that you keep an open mind and attend at least six meetings as soon as possible. If you do not like one meeting, attend another. The important thing is to keep coming back.

Here are some suggestions to help you get started: first and foremost, we suggest that you stop incurring any new unsecured debt, one day at a time. Unsecured debt is any debt not backed up by some form of collateral. Although refraining from compulsive debting may be difficult and painful, it establishes a solid foundation for our recovery.

We recommend attending D.A. meetings regularly. Attending meetings gives us a sense of hope, an opportunity to identify with others, and a chance to meet people who can help us.

To gain clarity about how we use money, we record our expenses and our income. A good way to do this is to buy a small notebook or planner that is easy to carry. Throughout each day, we write down everything we spend and any income we receive, no matter how small the amount. Do not be discouraged if you cannot keep perfect records. If you lose track, begin again as soon as you can. We believe in progress, not perfection.

We recommend purchasing and reading D.A. literature, where you may find useful suggestions and new insights. We also find it helpful to read these books: *The Twelve Steps*, *Twelve Traditions*, and *Twelve Concepts of Debtors Anonymous* and *A Currency of Hope* (2nd Ed.).

We suggest that you begin by working the Twelve Steps and by practicing the D.A. Tools because we did not arrive overnight at the circumstances that brought us to D.A., so solving our problems has required time and effort. While using the Tools of D.A. provides some relief from compulsive debting, working the Steps leads to recovery.

We suggest that you work the Twelve Steps in order, preferably with a sponsor or an experienced D.A. member who has worked and continues to work the Steps to the best of their ability. For us, true, long-lasting recovery results from a spiritual experience gained by working the Steps.

We recommend beginning with Step One. The sense of despair or "hitting bottom" we felt when we first came to D.A. was the first step in our recovery. We saw that our own attempts to scheme and manipulate our debts did not work. We admitted that we were powerless over debt. We were ready to ask for help.

To help you work the program, we suggest asking someone who lives the recovery you want to be your sponsor. Sponsors help us work the 12 Steps, use the D.A. Tools, and carry out our Action Plans.

After you have recorded your income and expenses for (preferably) 30 to 45 days, attended at least six meetings, and made a commitment to D.A., we suggest that you ask two members of D.A. to meet with you in a Pressure Relief Meeting. These two D.A. members should have not incurred unsecured debt for at least 90 days and have had two Pressure Relief Meetings, and if possible they should have experienced recovery from issues similar to yours. As the members of your Pressure Relief Group, they will help you review your situation and formulate a Spending Plan and an Action Plan.

We suggest that you practice the principle of anonymity. Who we see and what we hear at meetings and in private conversation is kept confidential. This principle allows all members the freedom to speak openly and honestly without fear that our words or deeds may be used to harm us. Please respect the anonymity of all D.A. members.

If you decide that D.A. is not for you, keep us in mind for the future. You are always welcome. Debtors Anonymous will be here when you need it.

Twelve Signs of Compulsive Debting

1. Being unclear about your financial situation. Not knowing account balances, monthly expenses, loan interest rates, fees, fines, or contractual obligations.
2. Frequently "borrowing" items such as books, pens, or small amounts of money from friends and others, and failing to return them.
3. Poor saving habits. Not planning for taxes, retirement or other not-recurring but predictable items, and then feeling surprised when they come due; a "live for today, don't worry about tomorrow" attitude.
4. Compulsive shopping: Being unable to pass up a "good deal"; making impulsive purchases; leaving price tags on clothes so they can be returned; not using items you've purchased.
5. Difficulty in meeting basic financial or personal obligations, and/or an inordinate sense of accomplishment when such obligations are met.
6. A different feeling when buying things on credit than when paying cash, a feeling of being in the club, of being accepted, of being grown up.
7. Living in chaos and drama around money: Using one credit card to pay another; bouncing checks; always having a financial crisis to contend with.
8. A tendency to live on the edge: Living paycheck to paycheck; taking risks with health and car insurance coverage; writing checks hoping money will appear to cover them.
9. Unwarranted inhibition and embarrassment in what should be a normal discussion of money.
10. Overworking or underearning: Working extra hours to earn money to pay creditors; using time inefficiently; taking jobs below your skill and education level.
11. An unwillingness to care for and value yourself: Living in self-imposed deprivation; denying your basic needs in order to pay your creditors.
12. A feeling or hope that someone will take care of you if necessary, so that you won't really get into serious financial trouble, that there will always be someone you can turn to.

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Fifteen Questions to Ask Yourself about Compulsive Debting

Most compulsive debtors will answer "yes" to at least eight of the following fifteen questions.

1. Are your debts making your home life unhappy?
2. Does the pressure of your debts distract you from your daily work?
3. Are your debts affecting your reputation?
4. Do your debts cause you to think less of yourself?
5. Have you ever given false information in order to obtain credit?
6. Have you ever made unrealistic promises to your creditors?
7. Does the pressure of your debts make you careless of the welfare of your family?
8. Do you ever fear that your employer, family or friends will learn the extent of your total indebtedness?
9. When faced with a difficult financial situation, does the prospect of borrowing give you an inordinate feeling of relief?
10. Does the pressure of your debts cause you to have difficulty sleeping?
11. Has the pressure of your debts ever caused you to consider getting drunk?
12. Have you ever borrowed money without giving adequate consideration to the rate of interest you are required to pay?
13. Do you usually expect a negative response when you are subject to a credit investigation?
14. Have you ever developed a strict regimen for paying off your debts, only to break it under pressure?
15. Do you justify your debts by telling yourself that you are superior to the "other" people, and when you get your "break" you'll be out of debt overnight?

If you answered yes to eight or more of these questions, the chances are that you have a problem with compulsive debt, or are well on your way to having one. If this is the case, today can be a turning point in your life.

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12 Steps of Debtors Anonymous

1. We admitted we were powerless over debt—that our lives had become unmanageable.
2. Came to believe that a Power greater than ourselves could restore us to sanity.
3. Made a decision to turn our will and our lives over to the care of God as we understood Him.
4. Made a searching and fearless moral inventory of ourselves.
5. Admitted to God, to ourselves, and to another human being the exact nature of our wrongs.
6. Were entirely ready to have God remove all these defects of character.
7. Humbly asked Him to remove our shortcomings.
8. Made a list of all persons we had harmed and became willing to make amends to them all.
9. Made direct amends to such people wherever possible, except when to do so would injure them or others.
10. Continued to take personal inventory and when we were wrong promptly admitted it.
11. Sought through prayer and meditation to improve our conscious contact with God as we understood Him, praying only for knowledge of His will for us and the power to carry that out.
12. Having had a spiritual awakening as the result of these steps, we tried to carry this message to compulsive debtors, and to practice these principles in all our affairs.



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12 Traditions of Debtors Anonymous

1. Our common welfare should come first; personal recovery depends on D.A. unity.
2. For our group purpose there is but one ultimate authority - a loving God as He may express Himself in our group conscience. Our leaders are but trusted servants; they do not govern.
3. The only requirement for D.A. membership is a desire to stop incurring unsecured debt.
4. Each group should be autonomous except in matters affecting other groups or D.A. as a whole.
5. Each group has but one primary purpose - to carry its message to the debtor who still suffers.
6. A D.A. group ought never endorse, finance, or lend the D.A. name to any related facility or outside enterprise, lest problems of money, property, and prestige divert us from our primary purpose.
7. Every D.A. group ought to be fully self-supporting, declining outside contributions.
8. Debtors Anonymous should remain forever non-professional, but our service centers may employ special workers.
9. D.A., as such, ought never be organized; but we may create service boards or committees directly responsible to those they serve.
10. Debtors Anonymous has no opinion on outside issues; hence the D.A. name ought never be drawn into public controversy.
11. Our public relations policy is based on attraction rather than promotion; we need always maintain personal anonymity at the level of press, radio, films, television and all other public media.
12. Anonymity is the spiritual foundation of all our traditions, ever reminding us to place principles before personalities.



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The expansion of Tradition 11 of D.A. was approved by a fellowship-wide ballot in May, 2024.

The Twelve Tools of Debtors Anonymous

Recovery from compulsive debting begins when we stop incurring new, unsecured debt, one day at a time. (Unsecured debt is any debt that is not backed up by some form of collateral, such as a house or other asset.) We attain a daily reprieve from compulsive debting by practicing the Twelve Steps and by using the following Tools.

1. Meetings

We attend meetings at which we share our experience, strength, and hope with one another. Unless we give to newcomers what we have received from D.A., we cannot keep it ourselves.

2. Record Maintenance

We maintain records of our daily income and expenses, of our savings, and of the retirement of any portions of our outstanding debts.

3. Sponsorship

We have found it essential to our recovery to have a sponsor and to be a sponsor. A sponsor is a recovering debtor who guides us through the Twelve Steps and shares his or her own experience, strength, and recovery.

4. Pressure Relief Groups and Pressure Relief Meetings

After we have gained some familiarity with the D.A. program, we organize Pressure Relief Groups consisting of ourselves and two other recovering debtors who have not incurred unsecured debt for at least 90 days and who usually have more experience in the program. The group meets in a series of Pressure Relief Meetings to review our financial situation. These meetings typically result in the formulation of a spending plan and an action plan.

5. Spending Plan

The spending plan puts our needs first and gives us clarity and balance to live within our means. It includes categories for income, spending, debt payment, and savings. The income category helps us determine our resources and focus on increasing our income, if needed. The debt payment category guides us in making realistic payment arrangements without depriving ourselves. The savings category helps us build cash reserves, however humble, and can include savings for a prudent reserve, retirement, and special purchases.

6. Action Plan

With the help of our Pressure Relief Group, we develop a list of specific actions for resolving our debts, improving our financial situation, and achieving our goals without incurring unsecured debt.

7. The Telephone and the Internet

We maintain frequent contact with other D.A. members by using the telephone, email, and other forms of communication. We make a point of talking to other D.A. members before and after taking difficult steps in our recovery.

8. D.A. and A.A. Literature

We study the literature of Debtors Anonymous and of Alcoholics Anonymous to strengthen our understanding of compulsive disease and of recovery from compulsive debting.

9. Awareness

We maintain awareness of the danger of compulsive debt by taking note of bank, loan company, and credit card advertising and their effects on us. We also remain aware of our personal finances in order to avoid vagueness, which can lead to compulsive debting or spending.

10. Business Meetings

We attend business meetings that are held monthly. Many of us have long harbored feelings that “business” was not a part of our lives but for others more qualified. Yet participation in running our own program teaches us how our organization operates, and also helps us to become responsible for our own recovery.

11. Service

We perform service at every level: personal, meeting, Intergroup, and World Service. Service is vital to our recovery. Only through service can we give to others what so generously has been given to us.

12. Anonymity

We practice anonymity, which allows us freedom of expression by assuring us that what we say at meetings or to other DA members at any time will not be repeated.

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The Tools of Business Debtors Anonymous

1. We keep separate professional and personal financial records and bank accounts.
2. We write annual one-year business plans with definable and accountable goals and targets.
3. We keep clean, orderly, and accurate financial records, including Accounts Receivable, Accounts Payable, Cash on Hand, Inventory, Assets, and Outstanding Debts, and put all tax and bill due-dates on our calendar.
4. We pay ourselves a salary including benefits, medical insurance, vacations, and sick days.
5. We remain mindful that dollar spent should generate revenue, and we compare prices before making purchases.
6. We maintain clarity about the overhead and profit margins of every product or service we sell.
7. We pay our bills and invoice our clients promptly.
8. We put all our business agreements in writing and write our own Letters of Agreement.
9. We notice the competition but don't worry about it. We learn from our competitors and trust that it is an abundant universe with more than enough for everyone.
10. We separate ourselves from difficult personalities and poor-paying clients and place principles before personalities.
11. We bookend before and after making commitments and difficult business decisions or actions.
12. We are willing to be in charge of and responsible for our business. Professionals who work for us, such as accountants, lawyers, and consultants, are not our Higher Power.



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Twelve Promises of Debtors Anonymous

In the program of Debtors Anonymous, we come together to share our journey in recovering from compulsive debting. There is hope. When we work D.A.'s Twelve Steps and use D.A.'s Twelve Tools we develop new ways of living, and begin to receive these gifts of the program:

1. Where once we felt despair, we will experience a newfound hope.
2. Clarity will replace vagueness. Confidence and intuition will replace confusion and chaos. We will live engaged lives, make decisions that best meet our needs, and become the people we were meant to be.
3. We will live within our means, yet our means will not define us.
4. We will begin to live a prosperous life, unencumbered by fear, worry, resentment or debt.
5. We will realize that we are enough; we will value ourselves and our contributions.
6. Isolation will give way to fellowship; faith will replace fear.
7. We will recognize that there is enough; our resources will be generous and we will share them with others and with D.A.
8. We will cease to compare ourselves to others; jealousy and envy will fade.
9. Acceptance and Gratitude will replace regret, self-pity and longing.
10. We will no longer fear the truth; we will move from hiding in denial to living in reality.
11. Honesty will guide our actions towards a rich life filled with meaning and purpose.
12. We will recognize a Power Greater than ourselves as the source of our abundance. We will ask for help and guidance and have faith that they will come.

All this and more is possible. When we work this program with integrity and to the best of our ability, one day at a time, a life of prosperity and serenity will be ours.



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THE D.A. WEBSITE

The official website of Debtors Anonymous <www.debtorsanonymous.org> offers up-to-date meeting information, resources for meetings, D.A. literature, speaker recordings, the D.A. magazine and newsletter, the ability to contribute to D.A. at the world level, and so much more.

HISTORY

The D.A. website launched on December 6, 1998. Before that, D.A. members had to communicate information by building an infrastructure to carry the message of recovery via telephone, mail, and in-person interactions through the collaborative support of the D.A. General Service Office, the D.A. General Service Board (GSB), the local Intergroups, and the local meetings. Even as technology continues to make communication so much easier, this infrastructure is still vital to the health of D.A.

The website has gone through many new designs to stay current. Today, a special worker serves as our webmaster in coordination with the General Service Board Communications and Technology Committee, and with support by the World Service Conference Technology Committee and oversight by the General Service Board.

IMPORTANT D.A. LINKS

Visit the Newcomer Section: debtorsanonymous.org/getting-started

Find an In-Person Meeting: debtorsanonymous.org/meeting-search-f2f

Find a Virtual Meeting: debtorsanonymous.org/meeting-search-virtual

Buy D.A. Literature: debtorsanonymous.org/literature

Contribute to D.A. (7th Tradition): debtorsanonymous.org/donate

Subscribe to the Mailing List: debtorsanonymous.org/enews

Read D.A.'s Magazine/Newsletter: debtorsanonymous.org/newsletter

Read the D.A. Guidelines for Member Safety: debtorsanonymous.org/safety

Listen to Audio Recordings of D.A. Speaker Events: debtorsanonymous.org/fellowship-recordings

Volunteer for Service at the World Level: debtorsanonymous.org/service

As the D.A. website evolves to meet the needs of the Fellowship, there is always information worth exploring. May the site become a reliable touchstone in your recovery journey. We are here whenever you need us.

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WHAT IS THE OFFICIAL SITE?

Many Intergroups also host their own websites, which are autonomous without the involvement or oversight of Debtors Anonymous at the world level. In some cases, the GSB has allowed them to use the trademarked D.A. logo upon request. Certain D.A. meetings and other D.A. groups have also created autonomous websites, which must adhere to D.A.'s [copyright policy](#), but there is only one official website for the worldwide program of Debtors Anonymous.

NAVIGATING THE WEBSITE

The website is available for laptops and mobile devices, with simple navigation accomplished by clicking on selections from drop-down menus (accessible on mobile devices by clicking on the 3 horizontal lines or 'hamburger' icon ☰). There is also a site map located at the bottom of each page. A search icon 🔍 near the top right of each page will bring up a field where users can search any term.

For newcomers, the website offers a helpful orientation to D.A.'s many resources and opportunities. Below are some of the most important website links for members and newcomers.

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SPONSORSHIP

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"We have found it essential to our recovery to have a sponsor and to be a sponsor. A sponsor is a recovering debtor who guides us through the Twelve Steps and shares their own experience, strength, and recovery.

- Third Tool of Debtors Anonymous

What Is A Sponsor?

For most of us, just asking questions of people at meetings is not enough. We need someone to talk with on a regular basis between meetings, who knows us individually. So we ask someone to be our sponsor and guide us in our recovery. No written materials dictate what a sponsor can and can't do. Each person is free to develop their own form of sponsorship and to set limits on their own availability. Generally, a sponsor is available on a one-to-one basis to answer questions by sharing their own experience, strength and recovery and also by offering suggestions. At times a sponsor acts as a sounding board or is contacted when bookending a difficult task. Most often, it is also our sponsor who guides us through the Twelve Steps of the D.A. program by explaining the program, by identifying or exposing the debting issues in us and by suggesting specific actions appropriate to our particular situation and may, if agreeable to both, serve as a member of our pressure group.

What Do We Expect From Our Sponsor?

A sponsor offers us support in our recovery by being available on the phone or in person to listen to our concerns and to answer our questions. We look to a sponsor for understanding and compassion. The sponsor often provides a contact at meetings and introduces us to other members. At the same time, we understand that our sponsor is not responsible for our recovery. Our sponsor merely provides us with a helping hand as we take steps toward health.

What Do We Not Expect From Our Sponsor?

A sponsor does not bail us out of debt or any other situation, is not a therapist, lawyer, investment advisor or banker. We do not expect our sponsor to abuse us by judging us, or demeaning us because of our problems. At the same time, we do not make unreasonable demands on our sponsor's time, realizing that our sponsor has a life filled with other responsibilities. The sponsee can ask for as much as they wish, while understanding that the sponsor cannot always comply.

In D.A. there is only one authority, a loving God, as we understand God. Therefore we do not expect our sponsor to tell us what we should do, or what we have to do in any given situation. Many of us spent our lives rebelling against such authority. We learned in D.A. to accept a sponsor's experience, strength and hope along with their suggestions (as opposed to directives). In our experience it is best for each individual to make their own decisions based on the information received from a sponsor or other members of D.A.

Does A Sponsor Have To Be A Member of Our Pressure Relief Group?

Not necessarily. Each individual can decide what works best for them. When we decide not to ask our sponsor to sit on our pressure relief group, we usually take a look to see if our motives are unhealthy. Are we trying to hide something? Are we hoping to pit the pressure relief group's suggestions against our sponsor's? We have found that

SPONSORSHIP

our support network in D.A. serves us best when it is harmonious. On the other hand, we may meet a member who offers a unique understanding of our situation and would help us tremendously on a pressure relief group, but is not available as a sponsor. Then we may choose that individual and not our sponsor to serve on our pressure relief group. In a case like this our motive may be a healthy one. And of course, our sponsor may not be available for pressure relief meetings for any number of reasons.

Why Would Someone Want To Sponsor Me?

The Twelfth Step of Debtors Anonymous states, "...we tried to carry this message to compulsive debtors..." Sponsorship is one way to carry the message. We do this because our recovery depends upon and is enhanced by helping new members. A sponsor gives as others have given to them in a sponsorship relationship. It is by having a sponsor that we learn to sponsor and therefore learn the benefits of sponsoring.

How Do We Choose A Sponsor?

Choosing a sponsor is an informal process. The basic rule of thumb is: We must ask someone. We usually say that we chose a sponsor because they have "something we want." In other words, we admire their recovery from compulsive debting and feel comfortable talking with them. A sponsor need not have the same circumstances as the sponsee. We have seen as much success with sponsorship between two people who are very much alike as with those who are completely different. A prospective sponsor's commitment to their own abstinence might also be an important consideration in choosing a sponsor.

Remember, ours is a spiritual program, and for us, recovery can be found in the Twelve

Steps. A sponsor, in guiding us and helping us work the Twelve Steps, helps us in our spiritual program. We have a slogan: "You can't keep it unless you give it away." A sponsor helps their own recovery as much, or possibly more than their sponsee's recovery by the sponsor's willingness to be of service to another compulsive debtor.

Remember, too, that sponsorship is not a lifelong commitment for either party, and changing or severing the relationship may become necessary for a variety of reasons. As always, we terminate these situations with love, gratitude, and acceptance.

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SERVICE

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"We perform service at every level: personal, meeting, Intergroup and World Service. Service is vital to our recovery. Only through service can we give to others what has been so generously given to us."

What Is Service?

To serve means to render assistance, be of use, or help. *Service*, then, means assistance to an individual or a group. We help other D.A. members by attending meetings, listening, and sharing our own experiences. We help the group by performing tasks such as chairing or leading the meeting, being treasurer, or taking notes at a business meeting. In D.A. we learn to define service as giving to others what we have so generously been given.

The primary purpose of our fellowship is to carry the message to other compulsive debtors who still suffer, so any service, no matter how small, is important. Helping to set up and put away chairs or taking telephone calls from other D.A. members are simple ways in which we can give service right from the beginning. We are encouraged to give what we can, when we can.

Why Give Service?

For many of us, life has seemed a struggle to get and keep what we could for ourselves. We sometimes compulsively overspent or underspent in an effort to convince ourselves that we had enough. In D.A., we learned that one way to experience more abundance and prosperity in our lives was by giving of ourselves to others. This is the Twelfth Step in action. In other words, we help ourselves by offering service to fellow members and to D.A. as a whole. By doing so, we decrease our self-obsession and isolation.

When we volunteer our time to D.A., we are also helping to make sure that D.A.

will be there when the still-suffering debtor reaches out for help. We remember attending our first D.A. meeting and recall with gratitude the people who welcomed us.

Because D.A. is a non-professional organization, it depends upon the participation of its members to thrive and grow. Each group benefits from the service of its members, and the organization benefits when groups send contributions to the General Service Office to help "carry the message to the debtor who still suffers" on a national and international level.

What Are the Benefits of Giving Service?

We sometimes hear D.A. members say "When I got busy, I got better." The personal benefits we receive from giving service are without parallel: We feel useful. We experience a sense of accomplishment, which enhances our self-esteem. We gain a sense of oneness with others.

For many of us, the disease of compulsive debting is one of isolation. Giving service provides us with a direct connection to the fellowship, lessening our isolation and loneliness. Learning how to speak up in a business meeting helps us to be more assertive in other parts of our lives. Service gives us a voice in a community of fellows who understand us.

Taking a service position such as Secretary, Treasurer, or General Service Representative for our meeting helps us to keep our commitment to our own recovery. Many members have said that had it not been for their service position, which required them to attend meetings, they might have stopped coming altogether.

How Is Service Related to Our Money and Our Higher Power?

As we learn to give freely of ourselves through service in D.A., our connection with our Higher Power is renewed and strengthened.

SERVICE

When we first came to D.A., many of us were convinced that having enough money would be the answer to our problems. We began to experience a new perspective when we gave service. We learned that as we gave of our time and talents, our Higher Power did for us what we could not do for ourselves. We realized that our needs were being met; we had more than enough.

Service to the fellowship is service to our Higher Power, to our fellows, and ultimately to ourselves. When we become willing to contribute, to give back, the God of our understanding meets us more than halfway. We begin to experience the freedom from the fear of financial insecurity that is promised in the "Big Book" of Alcoholics Anonymous. As our lives begin to change, we continue to give from a newfound sense of gratitude. We notice a cycle: we contribute freely with joy and without expectation, we discover that all our needs are met, and in gratitude, we are inspired to give again.

What Ways Are There to Give Service?

The opportunities for service in D.A. are many and varied. We soon learn that we carry the message by example; that is, we demonstrate our recovery by not debting one day at a time, by working the Steps to the best of our ability, and by continuing to practice the principles of the Twelve Steps and Twelve Traditions in all areas of our lives. The example of our recovery—without bragging or preaching—is what gives newcomers hope when they come to D.A. Newcomers can see what the program has done for us and what it can do for them if they are willing to follow our suggestions, work the steps, and live in recovery through the program.

Four levels of service—personal, group, Intergroup, and World—offer every member an opportunity for growth and recovery.

Personal Service

On a personal level, we give service by meeting newcomers after meetings or calling them during the week. When we have ongoing experience working the Twelve Steps with a sponsor, we are ready to sponsor others. Asking a sponsor for help is also being of service to our sponsors. They experience the benefits of sharing experience, strength, and hope. When we have abstained from incurring new unsecured debt for ninety days and have had two Pressure Relief Meetings for ourselves, we can sit on Pressure Relief Groups for other D.A. members.

Group Service

Even as newcomers, we learn that our presence is of value to everyone at the meeting. We can help by listening, reading when it is our turn, and sharing our own experience. We give service to the group by arriving early to help set up the meeting and staying late to help clean up. As we gain some time in the fellowship, we can volunteer for a service position such as meeting chairperson, treasurer, or literature chair. Some groups have other positions, such as a secretary who takes notes at the monthly business meeting.

Most groups have suggested qualifications for holding a service position, such as having worked the Steps with a sponsor, having had two Pressure Relief Meetings, and having abstained from incurring new unsecured debt for at least 90 days.

Since each group is autonomous except in matters that affect D.A. as a whole, the group can set the qualifications and length of service for each position. Sometimes service positions are rotated every year or six months, sometimes every quarter. In some cases, if the meeting is new or small, a person may continue to hold a position until someone else volunteers to

SERVICE

do that service. We have found that the group is best served when service positions rotate on a regular basis.

Intergroup Service

As we learn to handle responsibilities on a group level, we may become interested in working with recovering debtors from other meetings in our area. We can volunteer to be the Intergroup Representative for our meeting. An Intergroup consists of representatives from D.A. meetings in a defined area, such as a city and nearby suburbs, who meet periodically to provide services for the entire area. Intergroup Representative is often a six-month commitment; qualifications vary from group to group.

The Intergroup is usually responsible for a number of activities that support meetings in the area, such as keeping a list of current meeting times and locations, maintaining a phone recording with meeting information, purchasing literature in bulk and selling it to groups, sponsoring workshops, and perhaps maintaining a website. Intergroup service positions may include chairperson, secretary, treasurer, workshop/events coordinator, and public information chair. Some Intergroups may need a voice mail coordinator to maintain the phone service and return calls from newcomers. Large Intergroups that operate area offices to provide these services may require additional service positions, such as office manager.

World Service

On an international level, we can offer to be of service as our meeting's General Service Representative (G.S.R.) or Intergroup Service Representative (I.S.R.). The service commitment for both positions is usually for two or three years and includes attendance at the annual World Service Conference. By attending the annual D.A. World Service Conference, a

G.S.R. or I.S.R. represents a meeting or Intergroup, respectively. G.S.R.s and I.S.R.s participate actively in determining the group conscience of the fellowship as a whole, and they give advice and direction to the General Service Board (G.S.B.). They do the work of the various Conference Committees while attending the Conference and throughout the year.

They report to their meetings or Intergroups and act as the links between these groups and the G.S.B. The G.S.R. may also represent the group at area or regional G.S.R meetings.

The suggested qualifications are to be actively working the Twelve Steps, to have had at least two Pressure Relief Meetings, and to have abstained from incurring new unsecured debt for at least one year.

In addition, those who gain experience as G.S.R.s or I.S.R.s may be nominated to serve as Trustees on D.A.'s General Service Board. The G.S.B. is an incorporated trusteeship of up to 15 Trustees who serve one to two three-year terms. Its purpose is to oversee and guide D.A. on matters that affect D.A. as a whole, including D.A.'s finances, operation of the General Service Office, literature publication and distribution, and other essential D.A. functions. It also protects D.A.'s legal rights and executes its legal responsibilities.

What Challenges Do We Face When We Give Service?

We may think that because we have been elected to a service position, we have special power or control over the group. We may be tempted to use a service position to manipulate outcomes or force issues. We may take it personally if it seems our efforts are not appreciated, such as if we organize a workshop and few people attend. We sometimes forget that our job is to take action, to "do the footwork," but the results are in the hands of our Higher Power. The

SERVICE

Second Tradition of Debtors Anonymous teaches us that “our leaders are but trusted servants; they do not govern.” We are reminded to practice humility and avoid grandiosity, to *serve*.

Some of us climb onto a kind of service treadmill where we feel trapped, taking on more and more commitments, unable to say “no.” We may fear that we will lose power and control or that the work will not get done. Many of us have learned that the work gets done in God’s time, not ours. By letting go of our fears, we allow others the opportunity to enhance their own recovery by being of service.

Service may bring us a great deal of attention. Like debting and spending, it can be addictive for some of us. Eventually we have found balance through practice and prayer. We have discovered that our Higher Power is the source of our self-esteem, which is enhanced, but not dependent upon, our service work in D.A.

Some learn through painful experience the wisdom of our First Tradition, which states, “Our common welfare should come first; personal recovery depends upon D.A. unity.” If we bulldoze our agenda through a business meeting, it usually results in alienating members and creating resentment in ourselves. Gradually, we have come to understand that our personal recovery—our very survival—depends on group unity. We have discovered that when we rely on the authority of a Higher Power as expressed in our group conscience, the needs of the group, and ultimately our own, are met.

We trust in our Higher Power to guide us as we become willing to use the tool of service as an integral part of our recovery. With our connection to our Higher Power firmly in place, the rewards of giving service are truly beyond measure. As we give freely of ourselves with no expectation of return, we experience increased freedom and serenity. Every contribution we make with an open heart is another step in the

right direction. No contribution is too small if given freely with love.

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DEBTORS
ANONYMOUS

A Brief History of Debtors Anonymous

The idea that would become the Fellowship of Debtors Anonymous started in 1968, when a core group of recovering members from Alcoholics Anonymous began discussing the problems they were experiencing with money. Led by a recovering alcoholic named John H., they began an eight-year spiritual odyssey to understand the causes and conditions behind their self-destructive behavior with money.

By 1971, the essence of the D.A. Program unfolded in the discovery and understanding that the act of debting itself was the threshold of the disease, and the only solution was to use the Twelve Steps of Alcoholics Anonymous to stop incurring unsecured debt one day at a time, and to stay stopped. After two years, the group of recovering A.A. members disbanded. Meetings came and went, with John H. attempting desperately to hold the small and ever-changing group of financially troubled alcoholics together.

D.A. re-emerged in April 1976 when John H. and another debtor met at a church in New York City for the first regularly scheduled D.A. meeting. Within a year, a second meeting was organized. By early 1982, there were five meetings in existence in the world, all of them in Manhattan.

As of 2024, Debtors Anonymous has more than 550 registered groups in numerous countries worldwide. There are four books in English and 17 pamphlets. The year 2024 saw the publication of the first non-English book in French, *Les Douze Étapes des Débiteurs Anonymes: Trente-six Principes de Rétablissement*. The publication in Portuguese of *Os Doze Passos, Doze Tradições e Doze Conceitos de Devedores Anônimos* was published in 2025. The publication in Spanish of *Los Doce Pasos, las Doce Tradiciones y los Doce Conceptos de Deudores Anónimos* is due late in 2025 or early 2026. In April 2026, D.A. celebrates 50 years of existence as a Fellowship.