

INTERGROUP SERVICE HANDBOOK FOR DEBTORS ANONYMOUS

2026 Edition



Service Material in the D.A. Fellowship

This is Debtors Anonymous service material, produced in response to the needs of D.A. members for information and shared experience on specific service-related subjects. It reflects the guidance of the Twelve Traditions, the General Service Board (GSB) and the General Service Office (GSO), and is developed from the shared experience of D.A. members throughout the Fellowship. Because service material reflects the current and ever-developing conscience of our Fellowship as a whole, it does not undergo the usual D.A. literature approval process, which would require final approval by the World Service Conference (WSC). Service material may be updated periodically under the auspices of the General Service Board to reflect current Fellowship experience.



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Intergroup Service Handbook

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Section 1 – Introduction to D.A. Intergroups

Introduction

An Intergroup is a gathering of D.A. members who represent D.A. groups and are called Intergroup Reps (IRs). An Intergroup can serve the needs of a local geographic region, a time zone, or members who attend meetings on the telephone or internet (e.g. Debtors Anonymous Telephone/Internet Intergroup – DATIG), or both internet and in person groups (known as hybrid meetings). Intergroups meet usually monthly or bi-monthly, to plan and provide services for the entire membership they represent. Intergroups play a vital role in carrying the D.A. message to the still suffering debtor and are often the first point of contact for people struggling with debt and debting.

The primary purpose of each Intergroup is to support the D.A. meetings within its defined area and to help direct newcomers to those meetings.

Beyond this basic and fundamental purpose, an Intergroup can serve as a clearinghouse for information. Groups can send representatives to general meetings of an Intergroup and share their experience, strength, and hope in carrying the message. New ideas and approaches can be exchanged. Groups can share their knowledge and experience with new or struggling groups.

Intergroups can also provide opportunities for co-operation on fellowship projects that are beyond the capacity of any one group. Accordingly, Intergroups develop meeting lists, develop and maintain websites, and sponsor events which enable debtors to come together and share their recovery.

Public Information is another function that an Intergroup can perform that might be difficult for an individual group. Contacting the local media and making them aware of the existence and purpose of D.A. is sometimes hard for a small group. The same is true for contacting professionals, such as therapists and clergy, to inform them about the help available in D.A. Having Intergroup members who have experience in media or public relations would be particularly useful with this function and occasionally D.A. offers training on the topic.

Intergroups can also participate in the general service structure of D.A. Each Intergroup is eligible to send an Intergroup Service Representative (ISR) to the annual World Service Conference (WSC). The ISR serves as the link between the Intergroup and the global World Service Conference, the General Service Board, and the General Service Office. In reporting to Intergroup, an ISR provides a vital two-way WSC communication channel as well as bringing news to groups, including to those groups that did not have a representative attend the conference.

We acknowledge, since the D.A. Fellowship and its meetings have experienced a shift from largely in person meetings to become largely virtual, intergroups can potentially be viewed as encompassing a timezone range, rather than a local geographic region. It is each intergroup's autonomy that supports their ability to decide how they arrange themselves, be it by location or timezone.

Typical Intergroup Responsibilities and Activities

- Maintaining and distributing a current list of D.A. meetings within its scope – days, times, and locations.
- Maintaining a website with relevant information for its D.A. community and for people interested in finding out more about D.A. An Intergroup website typically includes a list of meetings, plus information about D.A. events, provides free D.A. literature, meeting support materials, public information, and other resources.
- Activities include sponsoring workshops and other special events.
- Publication of a regional newsletter via email, hardcopy or other method.
- Reaching out to and fielding inquiries about D.A. from the public, the media, and various professional communities.
- Disseminating communication to its D.A. membership from the General Service Office (GSO), the General Service Board (GSB), Regional Area Groups (RAG), and/or the World Service Conference (WSC) and its committees and caucuses.
- Sponsoring an Intergroup Service Representative (ISR) to the annual WSC.
- Purchasing hardcopy D.A. literature in bulk and selling it to groups. Some Intergroups sell D.A. literature regularly, while others sell literature only at special events, if they don't have a permanent space to store or sell it. D.A. conference-approved print literature and publications exist side by side with our digital literature that is available to read electronically on Kindle through purchasing from www.amazon.com

The Personal Benefits of Intergroup Service

We sometimes hear D.A. members say, “When I got busy, I got better.” The personal benefits we receive from giving service can be numerous: We learn to work cooperatively on projects. We feel useful. We experience a sense of accomplishment, which enhances our self-esteem. We meet a larger group of debtors and gain a sense of oneness with others.

Intergroups offer the opportunity to do service beyond the individual and meeting level. A member may attend an Intergroup meeting to see what it's about and to determine if they want to serve as the Intergroup Representative for an individual D.A. meeting. Members may also take on additional Intergroup service positions, such as Secretary or Treasurer, or volunteer to help plan and conduct an event. New useful skills which can be applied outside of D.A. can be learned. Information about events can be found in chapter 2 of the

D.A. Manual of Service (DAMS). It's called "A Guide to In-Person and Virtual Special Events".

Being of service to an Intergroup helps members keep the commitment to their own individual recovery. Some members have said that had it not been for their service positions, which required them to stay engaged in Twelfth Step work, they might have stopped attending D.A. meetings altogether, once their early financial crises had passed. Remaining involved in service work makes it easier to ask for help in the other day-to-day financial issues that arise. It can remind us of the resources available in D.A. that may prevent crises and relapses. It can help members continue to grow in self assurance, identify and achieve D.A. visions or, deepen their spirituality. It may lead to experiencing all of the Promises of D.A. becoming fulfilled.

Section 2 – How to Start an Intergroup

How to Start an Intergroup

To start an Intergroup in your area, the best way to begin is with a thorough review of the details in this handbook and the Debtors Anonymous Manual for Service (DAMS). These and other conference-approved resources that would specifically inform Intergroups are on the <https://debtorsanonymous.org/> website found under the 'meeting info' menu '[resources for meetings and groups](#)'. The resources are;

- Business Meeting Format
- Treasurer's Manual
- Inclusivity Statement and Responsibility Pledge in the Meeting Format section
- Safety Guidelines
- Group Inventory
- And other conference-approved documents

Familiarize yourself with the role, components, and importance of Intergroups. Then, working with members from the D.A. groups in your chosen area, begin to establish an Intergroup vision and action plan.

If there are fewer than a handful of D.A. groups in your area, your groups and members might be better served by aligning with and seeking support from an existing Intergroup, rather than starting your own.

The following are recommended steps for starting an Intergroup:

1. Ask groups in the region for their commitment to develop and maintain regional D.A. resources and services, and conduct a vote on whether or not to create an Intergroup.

2. If the vote is yes, have each group in your area elect an Intergroup Representative (IR) to attend the proposed Intergroup meetings. As new meetings in the region start, each group should be encouraged to elect an IR to attend the Intergroup meetings.
3. Decide if the Intergroup will meet in person, by telephone conference call, virtual internet meeting, email, or some combination thereof.
4. After the Intergroup has chosen its meeting method, time, and place, the first meeting can be arranged, and an agenda proposed. That agenda may include tasks such as defining service roles and qualifications, electing officers, and deciding if the group will use parliamentary procedures for conducting business.
5. Develop a financial plan. In addition to creating an income and spending plan, many Intergroups open a checking account and/or a savings account, and establish an amount for a prudent reserve. A suggestion for guidance is to read the D.A. Treasurer's Manual and the DAMS under 'Group Officers and their Duties' within the Treasurer role description.
6. Establish a method for receiving correspondence and inquiries. This could be via an email, physical post office box or some method of electronic correspondence such as a contact page on a website.
7. Hold elections for service positions from among the D.A. members who have committed to attending the regular Intergroup meetings. At the minimum, elected positions usually consist of a Chair, Treasurer, and Secretary. Optional service positions can be established for public information, special events, web services, or other areas of special focus or activity.
8. Register with GSO (and re-register annually) at <https://debtorsanonymous.org/fellowship-services/register-a-meeting/>

A typical monthly Intergroup agenda might open with the Serenity Prayer and introductions, including having each attendee identify any specific services positions they hold at the Intergroup level. Some groups read their unique Intergroup mission statement, if available. Other groups use a format similar to a regular D.A. meeting: for example, opening with a reading from the Twelve Steps, Twelve Traditions, Twelve Concepts, and/or the D.A. Promises.

An essential component of a D.A. Intergroup meeting is a review of the Intergroup's finances. The Treasurer generally offers a report that includes a summary of income and spending activity for the month just passed and a comparison to the Intergroup's spending plan.

Income categories may consist of donations from groups and individuals, sale of literature, and proceeds from workshops and special events.

Spending categories may include the cost of maintaining a website, telephone line or voicemail service, a post office box; rent or donation to the meeting space if applicable; donation to GSO; the cost of copying and mailing flyers and meeting lists; workshop and

event expenses; a collection for an Intergroup Service Representative fund, if applicable, to send an ISR to the annual World Service Conference; and essentially – a prudent reserve. Some Intergroups also collect funds throughout the year and distribute them among the groups to help them send their individual group or meeting GSR to the World Service Conference.

Next, Intergroup committee chairs generally give reports and follow up on previous action items. Some Intergroups make time for each meeting representative to report on the status of their group. Many Intergroups have a 7th Tradition collection as part of their meeting and finally, old business and new business are addressed, followed by a discussion of meeting concerns or other D.A. service topics.

The Secretary records minutes and action items during the meeting, then distributes those minutes to participants after the meeting. If the Intergroup meets in person, the Secretary brings copies of the minutes to the next meeting; otherwise, minutes and agendas can be shared via email or a centralized source.

Below is a typical format for an Intergroup meeting:

1. Welcome and Serenity Prayer or Trusted Servants' Prayer
2. Introductions, including identifying Intergroup service positions held
3. Approval of prior minutes
4. Call for agenda items
5. Treasurer's report
6. Committee reports
7. Old business / New business
9. Close with Serenity Prayer

Section 3 – Intergroup Attendees and Officers

Intergroup Attendees

Like all of D.A., the primary purpose of members involved with Intergroup service is to carry the message of D.A. recovery to the compulsive debtor who still suffers.

Intergroups generally consist of:

- Intergroup Representatives (IRs), who represent other individual D.A. meetings within the designated area
- Any and all other interested D.A. members

Intergroup Representative is often a six-month commitment but can be determined by the group. Although qualifications, such as length of solvency or number of pressure relief meetings, vary from group to group, the following qualifications and experience have been found to make for effective Intergroup members:

- Commitment to their own D.A. recovery and to service as part of that recovery
- Understanding the Twelve Steps and the Twelve Traditions
- Awareness of the Twelve Concepts for World Service
- Ability to work in harmony with others, even amid controversy
- Understanding the difference between majority rule and group conscience by substantial unanimity
- Willingness to work within the group conscience

Intergroup ISR/IR definitions

ISR – a member that represents an intergroup at the World Service Conference

IR – a member that represents a meeting or group at the Intergroup meetings

Typical Intergroup Officers

As stated in Tradition 2, our leaders are but trusted servants; they do not govern.

- Chairperson
- Vice Chairperson
- Secretary
- Treasurer

Other Positions Commonly Established in Intergroups

- Intergroup Service Representative (ISR)
- Public Information Chairperson
- Special Events Chairperson
- Website Coordinator (or webmaster)
- Literature Coordinator

Additional Positions Established in Some Intergroups

- Host for internet or telephone platform
- Email Announcement Coordinator
- Venue Booker
- Literature Storage Coordinator
- Newsletter Editor
- Phone Coordinator
- Mailbox Coordinator
- Archivist
- Keyholder(s)

Officer and Service Position Elections

It is recommended that Intergroups conduct elections in December of each year, for the upcoming service year. Some groups read information aloud prior to the elections about the open service positions. If a position becomes vacant during the year, the Intergroup can address re-filling the position as a regular agenda item.

Rotation of Service Positions

We are all here to learn and rotation of service positions enables everyone to learn and grow. A common fear of a D.A. member is that they will over-commit themselves, either short term or long term. One antidote for this fear is the principle of rotation of service. It is recommended that no member stay in any service position, or at Intergroup, for too long. Long time service without rotation can lead to complacency and immobility for the individual, and stagnancy for the group. There can be a resistance to new ideas and a sense that nothing should be changed. While the phrase, “If it ain’t broke, don’t fix it,” has some validity, this thinking has sometimes been used as an excuse for inaction by those in long-term power or authority.

At the World Service Conference level, delegates are each strongly discouraged from serving more than two terms as GSR or ISR, and trustees are *prohibited* from serving more than two terms. An Intergroup might consider setting similar limitations.

Rotation of Service Records

When an intergroup officer or member rotates out of a role, it’s recommended that there be a physical or digital transition of records such as bank account statements, agendas and minutes. There could potentially be an agreed mentoring time of guidance between the outgoing role and incoming role to support the sustainable establishment of the intergroup. The reason guidance from the outgoing to the incoming role may be valuable is that the collective wisdom and experience from the role can be built up over time and different members’ contributions can be expanded upon rather than starting from scratch. Process and information sharing may bring a smooth transition that produces growth, continuity and development within the region. While the incoming member may choose to action the role differently, a member would know what, where and how to perform a service role from the member (or members) who did it previously, often over years.

Section 4 – Intergroup Officer Service Descriptions

Intergroup Chairperson

Suggested Term of Service: 1 or 2 years

Suggested Qualifications: Ideally, the Chair could have volunteer or leadership experience beyond the group level. Ideally, two or more years' experience in D.A. Intergroup or WSC service. The Chair needs a sound understanding of the Twelve Steps and the Twelve Traditions. Communication skills, leadership qualities, and sensitivity to the wishes of Intergroup members and groups throughout the defined region are also important. The Chair should be actively attending a D.A. or B.D.A. meeting. Experience with parliamentary procedures is helpful.

Responsibilities: The Chairperson leads the Intergroup meetings and ensures that the Traditions are adhered to and guide the group's activities. The Chair either prepares an agenda in advance or leads the group in the development of an agenda during the first part of the meeting, then encourages all attendees to participate in discussions and decision making. The Chair facilitates the discussion of issues and pending decisions. The Chair typically does not make motions or vote.

Intergroup Vice Chairperson

Suggested Term of Service: 1 or 2 years

Suggested Qualifications: Same as for the Chairperson.

Responsibilities: The Vice Chairperson assumes responsibilities of the Chair when they are unavailable.

Intergroup Secretary

Suggested Term of Service: 1 or 2 years

Suggested Qualifications: The Secretary should be organized and have good follow through. Computer skills and previous service in groups or Intergroup or World Service are useful. The Secretary should be actively attending a D.A. or B.D.A. meeting.

The Secretary helps ensure that Intergroup meetings run correctly, accurately and efficiently. The Secretary may request reports from Intergroup members ahead of time when relevant. In addition, the Secretary sends multiple announcements/invitations to Intergroup meetings and events. In addition, the Secretary creates the minutes on their own laptop at the Intergroup meeting or writes the minutes by hand and then transcribes them later. The minutes are then emailed to Intergroup members ideally within one week of each meeting for feedback, additions, and/or corrections.

Intergroup Treasurer

Suggested Qualifications: The Treasurer preferably has freedom from incurring new unsecured debt for two or more years and actively attends D.A. or B.D.A. meetings. Basic bookkeeping and/or financial skills are essential to fulfilling the position. Organizational capabilities to establish and maintain an accurate accounting of the Intergroup's financial records and current state are key.

Term of Service: 1 to 3 years

Responsibilities: The Treasurer is a trusted servant and guardian of the Intergroup's solvency; responsible for the Seventh Tradition and ISR Fund collections at each Intergroup meeting, balancing the bank accounts, keeping accurate records of income and expenses, paying Intergroup's expenses, and making contributions on behalf of the Intergroup (as per the group's conscience) to other D.A. service bodies including GSO. The Treasurer reports Intergroup's financial activities and balances at monthly meetings, explains variances from expectations, and helps Intergroup members to make financial decisions. The Treasurer can also train the co-treasurer, assistant treasurer, so they can pass on the role's commitment smoothly and transition the rotation of service while sharing their valuable experience.

Intergroup Co-Treasurer

Suggested Qualifications: Same as for the Treasurer

Term of Service: 1 to 3 years

Responsibilities: The co-treasurer serves as a back-up for the Treasurer and serves as a 'double-check' of the security and accuracy of the Intergroup's finances. The co-treasurer would also have the knowledge and skills to become the Treasurer when the term of the Treasurer is completed.

Intergroup Service Representative (ISR)

Suggested Qualifications: The Intergroup Service Representative preferably has 1-3 years experience as an Intergroup Representative (IR).

Term of Service: 1 to 3 years (preferred 3 years)

Responsibilities: Each D.A. meeting or group, including Intergroups, are eligible to send an Intergroup Service Representative (ISR) to the annual World Service Conference (WSC). The ISR role serves as the vital communication channel between the Intergroup and the global World Service Conference, the Regional Area Group (if one exists), the General Service Board, and the General Service Office. This ISR role could have a regular report within the Intergroup meeting agenda so that they can share and disseminate WSC information, opportunities and requests to local and regional meeting members who may be Intergroup Representatives (IR) or General Service Representatives (GSR).

Intergroup Literature Coordinator

Suggested Qualifications: The Literature Coordinator should have familiarity with D.A. and B.D.A. literature.

Term of Service: 1 or 2 years

Responsibilities: This position may vary globally, depending on access to literature. For Intergroups that meet and hold events only online, the Literature Coordinator role can be to guide people to sources for printed or digital literature. D.A. conference-approved print literature and publications exist side by side with our digital literature that is available to read electronically on Kindle through purchasing from www.amazon.com ([Amazon](http://www.amazon.com)) and our other digital vendors including Apple Books.

For in-person meetings and events, the Literature Coordinator may purchase and sell D.A. books, pamphlets, bookmarks, and other written materials published by D.A. The Literature Coordinator is to be organized enough to keep good, clear inventoried records and coordinate with the Intergroup Treasurer. Having a safe place to store the printed literature inventory and money received is part of the responsibility.

If the Intergroup decides that The Literature Coordinator will ship literature to groups, members or professionals requesting the literature, it is the responsibility of the Coordinator to calculate the shipping cost and any additional fees such as sales tax, tariffs, customs clearance fees, etc.

Intergroup Public Information Representative

Suggested Qualifications: The Public Information (PI) Representative should be enthusiastic and passionate about D.A.'s 12th Step work. The PI Representative is best served by a few years' membership in the D.A. program. The PI Representative should be organized enough to keep good, clear records and comfortable reporting progress at monthly committee and group business meetings. Delegation skills are vital to the success of this position.

Term of Service: 2 years

Responsibilities: Most importantly, the PI Representative develops outreach opportunities, whether by outreach to the media, helping professionals, the public, or other organizations.

The PI Representative should be familiar with the Public Information Outreach section in the DAMS and have completed media training available by contacting wsc.publicinfo@debtorsanonymous.org.

Intergroup Special Events/Workshop Co-Chairs

Suggested Qualifications: The Special Events Co-Chairs should express the fun and gratitude we experience because of D.A. recovery. A suggestion is to have an additional Co-Chair or Vice Chair to share the responsibilities for this often broad position. Event planning and volunteer management experience are useful.

Term of Service: 1 or 2 years

Responsibilities: The Special Events Co-Chairs plan and orchestrate at least one annual fundraising event for the ISR Fund. There may be additional Special Events or workshops, sometimes as fundraisers for the ISR Fund, sometimes not. More information can be found in the DAMS or the D.A. Guide To Special Events.

Intergroup Website Coordinator

Suggested Qualifications: The Webmaster typically has online experience or is very willing to learn and develop such skills. Delegation skills are key to the success of this position.

Term of Service: 1 or 2 years

Responsibilities: The Webmaster oversees the Intergroup website. Most importantly, the Webmaster works with Intergroup members to ensure the website functions within Intergroup's group conscience decisions and D.A.'s Traditions and Concepts. The Intergroup website is intended to support carrying the D.A. message both to those who still suffer and those who have already found and are recovering in D.A.

Public Outreach: In keeping with our Eleventh Tradition, Intergroup websites are often used as the primary resource to spread the word about D.A. to regional media (TV, radio, newspapers, websites etc). In co-operation with the Intergroup PI Committee, the website also includes information for helping professions, including regional churches, libraries, crisis hotlines, and other Twelve-Step Fellowships.

In-reach to the D.A. Fellowship and the Regional D.A. Community: D.A. Intergroup websites inform the local, regional, national, and international membership of D.A. about Intergroup activities and events. These events include workshops, recovery events, days of sharing and more. Intergroups share this information by maintaining active and accurate calendars of meetings and events, including fliers and communications provided by regional area groups and other Intergroups.

Section 5 – Intergroup Examples

Visions and Objectives

As a demonstration, an Intergroup shared their website Objectives. These were the objectives the Intergroup's group conscience felt were directly informed by D.A.'s Twelve Traditions;

1. To encourage unity between groups and members throughout our region.
2. To subtly, but surely, express the spirituality of our program and to provide resources for trusted servants to allow for better and more confident service.
3. To embody D.A.'s responsibility pledge "I pledge to extend my hand and offer the hope of recovery to anyone who reaches out to Debtors Anonymous."
4. Many people in our region have the desire to stop debting, but they haven't found us yet. We intend to have the Intergroup website to extend our hand to them – sometimes directly, sometimes through the media and professional advocates.
5. To recognize the value of each group's autonomy, while also celebrating how much more we can accomplish when acting as a co-operating, collaborating group of groups that results in "the whole is greater than the sum of its parts."
6. To embody D.A.'s statement of purpose "In D.A., our purpose is threefold: to stop incurring unsecured debt, to share our experience with the newcomer, and to reach out to other debtors." This threefold purpose provides many opportunities for service and outreach. Let's use our Intergroup website to expand and support our membership.
7. To remain free of endorsement of related facilities and enterprises outside of D.A. avoiding problems of money, property, prestige, and other diversions that distract us from our threefold purpose.
8. To maintain our self-support and to encourage our groups and members to be self-supporting also.
9. To create a professional presentation for our Intergroup, so that it can support PI efforts. Our intergroup website is often the first impression we make on others; let's make it a good one.
10. To provide organized, easily findable information or downloads for our web visitors.
11. To remain free of engagement with outside issues and avoid public controversy. Our goal is unity and our common welfare should guide us to address any ongoing internal conflict within our group.
12. To attract new members and professional advocates, while avoiding promotion. Maintain the personal anonymity of our members, new, old and in-between.
13. To maintain the spiritual foundation of our D.A. service, especially in the public arena, remaining ever mindful of the need to place principles before personalities.

Challenges

If you have Intergroup challenges, consider conducting a group inventory over a set period of time. The group inventory process is found under the 'resources for meetings and groups' menu at <https://debtorsanonymous.org/>. It is also possible to conduct a PRM with specific members to relieve pressure following a PRM format. Reaching out to other intergroups or members of other service bodies can also bring valuable suggestions and ideas to move through Intergroup challenges.

Section 6 – Summary

Unity in action, a group vision of Service

The richness of Intergroup service offers D.A. members the opportunity to strengthen their own recovery while helping to carry the message of hope to debtors who still suffer. Through cooperation, shared responsibility, and adherence to the Twelve Traditions and Twelve Concepts, Intergroups help sustain and expand the Fellowship in practical and spiritual ways. As meetings, members, and service bodies work together in unity, Intergroups can continue to evolve in response to the changing needs of the Fellowship while remaining grounded in D.A.'s primary purpose.

At the time of writing, future developments within D.A. service bodies may also include the continued growth and integration of Special Interest or Shared Focus Service Groups, providing additional opportunities for members with common languages, experiences, identities, or recovery focuses to collaborate in service bodies while remaining connected to the wider Fellowship.

Finally, may this Handbook serve as a living resource that encourages local participation, inspires trusted service within you, and supports the continued growth, inclusivity, stability, and spiritual foundation of Debtors Anonymous globally.

Key takeaways from this Handbook:

- Acknowledgement of intergroup challenges as part of the individual and group recovery process
- Creation of clear roles and responsibilities, including agreed time frames for service positions is foundational

- Rotation of service positions results in financial security and information clarity for growth
- Guidance that Intergroup conflicts may be resolved through a three person Pressure Relief Meeting or involving all members in a Group Inventory.