

1. D.A. Meeting Format This section contains suggested guidelines for the format of a D.A. meeting. The format may vary, depending upon the group conscience of its members, using D.A.'s Fourth Tradition as a guide. The Fourth Tradition states that "each group should be autonomous except in matters affecting other groups or D.A. as a whole," and therefore this format is suggestive only. Opening Usually the Chairperson or Secretary starts the meeting, welcomes everyone and then starts the introductions by saying:

"Hello. My name is _____ (first name only) and I am a compulsive debtor. Welcome to the _____ (name of group) Meeting of Debtors Anonymous."

Many groups choose to open their meetings with a prayer, such as the Serenity Prayer or with a few moments of silent meditation.

Serenity Prayer "God, grant me the serenity to accept the things I cannot change, courage to change the things I can, and wisdom to know the difference."

Welcome Statement

"Debtors Anonymous offers hope for people whose use of unsecured debt causes problems and suffering. We come to learn that compulsive debting is a spiritual problem with a spiritual solution, and we find relief by working the D.A. recovery program based on the Twelve-Step principles. The only requirement for membership is a desire to stop incurring unsecured debt. Even if members are not in debt, they are welcome in D.A. Our Fellowship is supported solely through contributions made by members; there are no dues or fees. Debtors Anonymous is not affiliated with any financial, legal, political, or religious entities, and we avoid controversy by not discussing outside issues. By sharing our experience, strength, and hope, and by carrying the message to those who still suffer, we find joy, clarity, and serenity as we recover together."

Your meeting may consider reading the D.A. Inclusivity statement:

Inclusivity Statement

"Whatever your story, you are welcome in Debtors Anonymous. In D.A., we celebrate the rich, diverse experiences of people of all identities. We embrace members of any race, ethnicity, nationality, gender, sexual orientation, age, physical or mental ability, socio-economic status, religious, spiritual, or philosophical expression, or any other trait. Our various experiences benefit our recovery, so we encourage all members to value differences and actively participate in making D.A. an inclusive fellowship. Together, we create accessible and welcoming spaces for anyone with the desire to stop incurring unsecured debt, so that we may all recover one day at a time."

Some groups pass around the Twelve Steps and Tools of Debtors Anonymous for reading by group members. After the readings, announcements of any special rules, such as no smoking or eating, will often be made.

At this point, groups will ask newcomers and out-of-towners to introduce themselves (by first name only) so that they can be especially welcomed. The Chairperson or Secretary will read “A Word to Newcomers.”

A Word to Newcomers

“If you are having problems with money and debt and think you may be a compulsive debtor, you have come to the right place. Debtors Anonymous can help you. We offer face-to-face, telephone, and internet meetings, and we suggest attending at least six meetings to have an opportunity to identify with the speakers and become familiar with D.A. before deciding whether or not this program is for you. If you identify with some or all aspects of compulsive debting, we hope you will join us on the path of recovery and find the joy, clarity, and serenity that we have found in Debtors Anonymous.”

Sometimes a meeting focuses specifically on the issues of a beginner in the D.A. Program. Although the format for such a meeting can vary, we find it helpful to expose newcomers to the Tools of the D.A. Program. Often, the Chairperson encourages beginners to ask questions or explain why they came to D.A.

Speaker

At this point, the speaker is introduced and asked to share their experience, strength, and hope with the group. This usually involves explaining what happened before the speaker came to D.A., how the speaker found D.A., and what their life has been like since coming to D.A.

The length of the speaker’s sharing depends on the meeting format. At designated speaker meetings, the speaker may have a half hour or more, while at discussion meetings, he or she may have perhaps ten or fifteen minutes. Some meetings also impose a requirement that the speaker has not incurred any new unsecured debt for a set period of time.

Sharing

At discussion or topic meetings, when the speaker is finished, the meeting is then open for sharing from the group.

While sharing is generally by show of hands, other practices include the round robin (going around the room) or tag or pitch (each person calling on another when finished).

In some groups, the speaker may respond to someone sharing from the group. However, in D.A. we do not engage in crosstalk (members interrupting or directly addressing another sharer).

In some speaker meetings, sharing by the speaker is followed by a question and answer period.

Announcements

Announcements from the meeting's trusted servants and participating members can be made at any time during or after the sharing depending on the group conscience and the timing of the meeting.

The Literature Chairperson will announce the availability of meeting lists and literature, which some groups offer free to newcomers. The Chairperson or Secretary encourages newcomers to speak to other members and exchange phone numbers before leaving the meeting.

Some groups ask if any members are celebrating an anniversary in D.A. or other special occasion such as 90 days of not incurring unsecured debt. In addition, some groups encourage beginners to count and share their day count until 90 days are reached.

Seventh Tradition

"D.A. has no dues or fees. We are self-supporting through our own contributions, so we pass the basket. Please give as generously as you can. However, if you cannot, please keep coming back. Keep in mind that our group's monthly expenses are \$_____ (i.e., rent, literature, prudent reserve, etc.). In addition, D.A. has a service structure which depends on contributions from our group. After our group's needs are met, the suggested contribution is 45% to the General Service Office, 45% to Intergroup and 10% to the GSR Area Group. The General Service Office expenses include staff, rent for the office, administration, website upgrades and maintenance, new literature, and literature translations. Please help us meet our responsibility for supporting the Fellowship as a whole."

The D.A. General Service Board Treasurer's Report can be viewed anytime in the *DA Focus* at www.debtorsanonymous.org

Closing Statement

The Chairperson or Secretary of the meeting will normally thank the speaker and then read the Closing Statement.

"In closing, we would like to remind you that in Debtors Anonymous we practice Tradition Twelve, which is the principle of anonymity. This assures us the freedom to express ourselves at meetings and in private conversations without fear that our comments will be repeated. We keep what is shared at meetings confidential. As we work the Steps and practice D.A.'s Traditions and Concepts, we are reminded that recovery is possible and that we are all here for a common 20 purpose – to recover from compulsive debt one day at a time."

Many meetings close with group members joining hands and saying a prayer.