

# THE PUBLIC INFORMATION MANUAL FOR DEBTORS ANONYMOUS

2021 Edition



Debtors Anonymous Service Material is 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 and the General Service Office and is developed from the shared experience of D.A. members throughout the Fellowship. This 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 requires final approval by the World Service Conference. It may be updated periodically under the auspices of the General Service Board to reflect current Fellowship experience.

Updated 12/2021

## TABLE OF CONTENTS

<b>TOPIC</b>	<b>PAGE</b>
Cover.....	1
Table of contents.....	2
List of Letters/Materials from the PI Manual.....	3
Key abbreviations used throughout this manual.....	4
Introduction	
Mission Statement	
What the GSB and the WSC Public Information Committee provides.....	4
The goal of the WSC Public Information Committee	
GSB Public Information Representative Contact Training	
Public Information Representative Service Position.....	5
The suggested qualifications for a PI Rep	
Responsibilities of a PI Rep	
Some available resources for PI Reps	
Guidelines for Organizing a Local Public Information Committee.....	6
Responsibilities of Local Public Information Committees	
Useful Tools for PI Committees	
Suggested Activities of PI Reps	
In-Reach to The D.A. Fellowship	
Public Outreach.....	8
Recommended Places and Activities for Attracting Members	
Understanding D.A.'s Tradition of Attraction versus Promotion.....	9
ACTIVITIES NOT RECOMMENDED for Attracting Members	
Frequently Asked Questions.....	10
How can we best carry the message in our community?	
BE THE MESSAGE	
Media Contact Training.....	11
The suggested qualifications	
Suggested Reading List	
Suggested Qualifications for D.A. Speakers in Media Interviews.....	12
Contact the GSB PI Committee before:	
Guidelines for language types of language to use	
For all local level Media requests.....	13
Public Information Booths	
Guidelines for D.A. Members Responding to the Media.....	14
D.A. History, Sample Letters, Memos, Guidelines, & Release Forms....	16
A Brief History of Debtors Anonymous.....	17

List of Letters/Materials from the PI Manual:

Public Service Information Letter.....	20
Outreach Letter.....	21
Response Letter.....	22
Helping Professionals Outreach Letter.....	23
PI Booth Response Letter.....	24
Memo to Media and Press.....	25
A sample letter from The Hospitals, Institutions, and Prisons	
Committee of Debtors Anonymous.....	26
EPK Audio PSAs in Digital Format.....	27
Media Guidelines & Release Form.....	28
D.A. Contact Information Cards.....	30
Pamphlet for Helping Professionals.....	31
What D.A. Is. What D.A. is NOT.....	32
12 Signs of Compulsive Debting Flyer.....	33
A Suggested format for sharing spaces.....	34
TRI-fold flyer.....	35

## **Key abbreviations used throughout this manual**

ISR - Intergroup Service Representative  
PIR - Public Information Representative  
PIC - Public Information Committee  
WSC - World Service Conference

GSB - General Service Board  
GSO - General Service Office  
GSR - General Service Representative

## **Introduction**

The Public Information Committee of the Debtors Anonymous World Service Conference is one of several committees working in conjunction with the General Service Board to serve the Fellowship. Up to two members of the committee serve as trustees to the World Service Public Information Committee acting as liaisons to the World Service Conference, who facilitate open communication between the committee, the General Service Board and further onto the worldwide Fellowship.

The mandate of the GSB Public Information Committee is to respond to all D.A. public information requests received from national and international media outlets, local PI committees, and the GSB. Local PI committees and Intergroups are encouraged to forward such requests to [PublicInfo@debtorsanonymous.org](mailto:PublicInfo@debtorsanonymous.org)

Public information requests from local media, helping professionals, churches and others may be handled best by local PI committees and/or Intergroups. The GSB Public Information Committee strives to provide experience, strength and hope to fellows working at the local level. Area GSR groups and Intergroups have formed their own public information committees, which have the responsibility for facilitating public information at the local level.

### **Mission Statement:**

**Public Information Representatives have the ability to carry the message of recovery to the still suffering debtor and to other people or groups who come in contact with the still suffering debtor.**

**The GSB Public Information Committee provides information in response to requests from the following:**

- The general public.
- The major media outlets (TV, newspapers, magazines, radio, television, film).
- Helping professionals and institutions – for example; counselors, therapists, recovery treatment centers, etc.
- Inquiries received via the D.A. Website.

**The goal of the GSB and the Public Information Committee is to:**

- Have the ability to respond to public information requests from national and international outlets as they are received.
- Provide information and spread awareness of the availability of Debtors Anonymous to Employee Assistance Programs (EAPs), churches, suicide prevention hotlines, fairs, institutions, doctors, bankruptcy lawyers and other 12-Step fellowships.
- Provide experience and support to local PI reps and committees.

**GSB and Public Information Representative Training:**

The GSB and the WSC Public Information Committee holds training sessions for new and existing PI Reps and for D.A. members interested in the PI Rep service position via fellowship calls. Members of the GSB and the WSC PI Committee share their experience, strength, and hope regarding public information work in their recovery, review PI related material and answer questions from the attendees.

**Training sessions are held via conference call periodically.**

Announcements for upcoming sessions are made through the General Service Office. eNews notices are published prior to each scheduled training and are posted on the Events Page of our website at <https://debtorsanonymous.org/events-and-news/>.

The following are suggested readings in preparation for the training session:

- The Traditions from the D.A. Twelve Steps and Twelve Traditions.
- The D.A. Traditions current edition of The Debtors Anonymous Manual for Service (DAMS).

**Public Information Representative Service Position**

The Public Information Representative is an important service position within the D.A. Service Structure. A PI Rep is either registered with a local D.A. group or intergroup. The primary purpose is to carry the message of recovery to the still suffering debtor through other people or groups who come in contact with debtors. PI Reps are a credible community resource who provide information on D.A. websites via various means of communication to the general public, local media, and helping professionals. PI Reps also provide information to institutions where there is no local Hospital, Institution, and Prison (HIP) Committee. PI Reps report to their home group, their intergroup and the WSC PI committee.

### **The suggested qualifications for a PI Rep include:**

- Active member of Debtors Anonymous who attends meetings regularly.
- At least 3 months of not incurring unsecured debt.
  - Members working with the media must have at least 1 year of not incurring unsecured debt.
  - Prior to contacting media outlets or responding to media requests PI Reps must have completed the WSC media training.
- Possess an understanding of the Twelve Traditions of Debtors Anonymous including a firm grasp of anonymity as discussed in Traditions Eleven and Twelve.
- Has worked the Steps or is currently engaged in Step work in the D.A. Program.
- Has a sponsor in D.A.

### **Responsibilities of PI Reps include:**

- Report to his or her home group or intergroup about PI activities.
- Commit to a minimum of one hour per month of PI service work.
- Attend D.A. Media Contact Training within the first year of service.
- Be a point person for requests from the media, forwarding any media requests to WSC PIC.

### **Some available resources for PI Reps include:**

- The Public Information Manual, including flyers and letters.
- D.A. eNews (subscribe at [www.debtorsanonymous.org](http://www.debtorsanonymous.org)).
- The General Service Board of Debtors Anonymous through the General Service Office.
- Other PI Reps and committees at Area Intergroup or GSR level.
- The GSB PI Committee [PublicInfo@debtorsanonymous.org](mailto:PublicInfo@debtorsanonymous.org)
- Periodic PI Rep Training conference calls hosted by the GSB PI Committee.

### **Guidelines for Organizing a Local Public Information Committee**

- Meet on a regular basis (at least once a month).

- Between meetings, have a plan for staying in touch with each other.
- Have a plan for responding to requests for public information in a timely fashion.
- The committee may consist of 2-3 people; the actual size can be determined by the needs of the local area. At least one person should be from the local intergroup.
- The chairperson will send reports of meetings and activities to the local Intergroup and to the WSC PI Committee at [PublicInfo@debtorsanonymous.org](mailto:PublicInfo@debtorsanonymous.org).

### ***Responsibilities of Local Public Information Committees***

- Know and understand the Twelve Traditions of Debtors Anonymous.
- Contact the General Service Office with all matters pertaining to public information that may have an impact on a national or international level.
- Notify local Intergroups and prepare them to handle additional inquiries when notified.
- Answer all inquiries from helping professionals, institutions, and the general public in the local area. Refer all requests from outside of the area or major media outlets to the WSC PI committee or General Service Board.
- Work with the GSB on any issues needing clarification.

### **Useful Tools for PI Committees**

- The Debtors Anonymous Manual for Service ([DAMS](#))
- D.A. Public Information Manual
- D.A.'s Anonymity Statement
- D.A.'s Twelve Traditions

### **Suggested Activities of PI Committees include:**

- **Outreach within the D.A. Fellowship**

PI Reps inform the local, regional and greater D.A. Fellowship about D.A. activities and events. These include retreats, workshops, meeting anniversary celebrations, days of sharing, etc. PI Reps can accomplish this by distributing flyers or notices to other local meetings and Intergroups. Also encouraging Intergroups to submit updated links with their notices to the D.A. worldwide website events page.

## **Public Outreach**

In keeping with our Tradition Eleven PI Reps spread the word about D.A. by reaching out to local helping professionals and institutions, churches, libraries, self-help clearing houses, teen centers, crisis hotlines and other Twelve-Step Fellowships.

- This Manual includes conference approved examples of specific letters, announcements and flyers for these purposes (pp 19-34).
- In cooperation with the World Service Conference PI Committee and upon completion of the WSC media training PI Reps are qualified and able to communicate with local media (TV, radio, newspapers, Internet sites, etc). National or international media requests should be forwarded to the WSC PI Committee  
[Publicinfo@debtorsanonymous.org](mailto:Publicinfo@debtorsanonymous.org)

## **Recommended Places and Activities for Attracting Members**

Here is a list of places to contact in order to spread the word about D.A. and what it offers to the debtor who still suffers:

- Consumer Credit Counseling Services
- Bankruptcy Judges/Lawyers, CPAs, Accountants, Tax Accountants
- HR Directors and EAPs of Corporations
- Counselors: especially Marriage and Family Counselors
- Prisons and jails
  - i.e. federal and state penitentiaries
- Retirement Centers/Senior Citizen organizations
- Banks/Credit Unions
- Houses of worship, especially those where we meet
- Church calendars and leaders
- 24-Hr. Crisis Hotlines
- United Way – First Call/Resource Line
- Newspapers Self-Help section, community calendar, etc.
- Other 12 Step Fellowships



- Doctors, Hospitals, Recovery Treatment Centers, and Free Clinics
- Teen Centers and Organizations
- Library and Self-Help boards
- Mailing parties – after the D.A. meeting or during if OK, members of the D.A. fellowship prepare packets for mailing to reach the above
- One Member/One Action Day (held on April 15<sup>th</sup> or D.A.'s anniversary)
  - D.A. members leave one piece of D.A. literature at supermarkets, libraries, houses of worship or on public transportation.

**When contacting any of the above, the following may be included in a packet:**

- Outreach letters to helping professionals or to the general public.
- A sample flyer to post on bulletin boards which includes meeting locations, contact telephone numbers and the purpose of D.A.
- A request to have a meeting list published in the organization's calendar of events and their local, state, national, and international professional associations.

**Guidelines for Understanding D.A.'s Tradition of Attraction versus Promotion**

The 5th Tradition states: "Each group has but one primary purpose – to carry its message to the debtor who still suffers."

The 11th Tradition states: "Our public information policy is based on attraction rather than promotion; we need always maintain personal anonymity at the level of press, radio, and films."

- The difference between attraction versus promotion may be somewhat subtle and may be seen as a matter of degree.
- We offer information about the fellowship: what it offers/how it works – just as how one recovering alcoholic called upon another alcoholic in the hospital as described in the Big Book of Alcoholics Anonymous.
- We invite people to see what they could gain – if anything – by attending our meetings and joining our fellowship.
- We don't "drag people in" with PAID advertising such as newspapers, on radio or billboards.
- We **invite** we don't "pressure"

- We **offer information** we don't "recruit"
- We **suggest** we don't "advise".
- We only share our experience, strength, and hope.

**ACTIVITIES NOT RECOMMENDED for Attracting Members  
(Considered Promotional In Nature)**

- Taking out paid advertisements in newspapers, radio, television broadcasts, or billboards to notify the public of a meeting or another D.A. activity such as a Fellowship Day or Share-A-Day.
- Handing out flyers at fairs, conventions, malls, or public gatherings. Although, information tables at health fairs and employee/public service events can have Conference-approved literature available for event participants.
- Promoting through business publications, or catalogs.
- Anything that does not protect the anonymity of other D.A. members.

**Frequently Asked Questions**

**What is the first thing we can do as Public Information Representatives?**

- The first thing we do as a Public Information Representative is to let others know we are spreading the word of D.A. It is suggested that we look at our meeting as the center of a bull's eye and consider the area closest in proximity as our target.
- With permission, we may place flyers about our meeting or a meeting schedule in the building where it is housed.
- We may consider places near our meeting that have a community bulletin board; such as a supermarket, library, or church.
- We encourage other meetings to elect a PI Rep and may form committees to brainstorm ideas and widen our nets.

**How can we best carry the message in our community?**

- We familiarize ourselves and our group with the suggested processes in this manual, which includes most of the details about how to organize PI media activities.
- D.A. experience shows that it's best to start small: with permission from the facilities

we post flyers or meeting schedules with basic D.A. meeting information and local contacts on bulletin boards in recovery centers, the centers of other Twelve Step Fellowships, recovery bookstores, religious institutions and the like.

- Then we might have a mailing party during which we and our group prepare, address, and mail flyers and basic D.A. pamphlets to addiction recovery professionals, marriage counselors, therapists, psychologists, employee relations professionals in your area.
- After we have completed the D.A. media training we consider contacting local media by mail, phone or email as well as debt-related organizations in our area: Consumer Credit Counseling Services, Bankruptcy Judges/Lawyers, Doctors, CPAs, Accountants, Tax Accountants, Employee Assistance Programs, Senior Citizen organizations, 24 Hour Crisis Hotlines, Hospitals, Recovery Treatment Centers and Free Clinics.

### **BE THE MESSAGE**

**The best way to carry the message is for us and our fellow members through the quality of our own recovery**

### **Media Contact Training**

The GSB Public Information Committee, through the GSB Public Information Committee Appointed Committee Member (ACM), holds regular training sessions for members of D.A. who are willing to be contact persons for media queries and willing to speak to the media directly. The training currently consists of one two-hour conference call.

All D.A. members are welcome to attend the training, however members should meet the suggested criteria below in order to act as a Media Contact.

**Training sessions are held via conference call periodically.**

Announcements for upcoming sessions are made through the General Service Office. eNews notices are published prior to each scheduled training and are posted on the Events Page of our website at <https://debtorsanonymous.org/events-and-news/>.

**The suggested qualifications for a Media Contact PI Rep include:**

- A minimum of one year without having incurred any unsecured debt.
- Have worked the Twelve Steps of D.A..
- Have a D.A. sponsor.
- Have a working knowledge and understanding of the D.A. Twelve Traditions.

- Attend D.A. meetings regularly.
- Be willing to complete the D.A. media training and to know what it involves.

**Suggested Reading List, in advance of taking Media Contact Training:**

- The Alcoholics Anonymous Twelve Steps and Twelve Traditions, especially the long versions of the Twelve Traditions, focusing on Traditions Two, Eleven, and Twelve
- The Debtors Anonymous Manual for Service.
- The Debtors Anonymous Public Information Manual; particularly the sections regarding guidelines and suggestions for D.A. Members involved in PI work and the media.
- The Alcoholics Anonymous pamphlet, “Speaking at non-AA Meetings.”
- 12 Signs of Compulsive Debting.
- Alcoholics Anonymous (the “Big Book”) for reference.

**Suggested Qualifications for D.A. Speakers in Media Interviews**

- Minimum of one year without having incurred any unsecured debt.
- Completed the 12 Steps of Debtors Anonymous.
- Have a working knowledge and understanding of the 12 Traditions of Debtors Anonymous.
- Have a D.A. sponsor.
- Regular meeting attendance.
- Attended at least one media conference call or WSC training.

**Contact the GSB PI Committee before:**

- Seeking coverage of press, radio, television or internet
- Contacting a newspaper to write an article about D.A.
- Contacting a radio or TV station to do a story about D.A., interview members, etc.
- Giving an interview or information about D.A. to the press

- Blogging in a public forum or participating in a blog as a member of the D.A. fellowship
- Commenting on a public internet forum or social media site as a representative of the D.A. fellowship

### **Guidelines for language types of language to use**

- In the spirit of the 12 Traditions, we ask you to use **only your first name and first initial of your last name**. This helps to protect your anonymity at the public level and your integrity as well as that of D.A. as a whole.
- When sharing your experience, strength and hope, please remember to state: "**My experience is...**" "**In my opinion...**" or "**I've come to believe...**" We want to make it **clear** to the media/press that the person speaking is a debtor helping other debtors, and that it is *that individual's* opinion and experience in recovery, not necessarily the view of D.A. as a whole.
- Thank you for your service in reaching out to the debtor who still suffers.

### **For all local level Media requests:**

- Requests for meeting information in areas having Intergroups should be forwarded to the intergroup in that area.
  - i.e. Los Angeles, San Francisco Bay Area, Chicago, Boston, New Jersey, Eastern Pennsylvania, Washington D.C., etc.
- Requests for information about any area or city not covered by a regional PI committee should be sent to the General Service Office at the Needham, MA address shown above.
  - The GSO maintains lists of all meetings throughout the world.
- Requests for printed D.A. information:
  - It is suggested that you send out the appropriate letter contained in this Manual with the suggested enclosures (Pg 21).
  - Please refer to the table of contents
    - For the helping professional, media, or general public
- Requests from the media for a personal interview with a D.A. member or group:
  - It is a suggested requirement that any D.A. members responding to media requests have attended the Media Contact Training or meet the minimum requirements for being a General Service Representative.
- If you or your group/meeting has been contacted by the media and wish to respond to it before the next Media Contact Training please call the General Service Office so we may guide you through the process or email [PublicInfo@debtorsanonymous.org](mailto:PublicInfo@debtorsanonymous.org)

- You can also send a copy of the article or the link to the General Service Office.
- A reminder: General Service Board Class B, non-debtor trustees can be public faces of D.A. using full names and showing faces to the media.

### **Public Information Booths**

Public Information Booths are an excellent opportunity for interfacing with the media, helping professionals and the general public in person.

- PI Booths can be held at large professional conferences or conventions
- Employee Assistance Professionals Association Convention (EAPA)
- National Conference of Bankruptcy Judges (NCBJ)
- American Library Association Conference
- Local smaller health fairs at schools and universities
- Recovery conferences

The spending plan for a PI Booth can vary greatly depending on the cost of the Exhibitors Registration Fees, the location of the event, and the duration of the event. Funding could be provided by the GSB, an area intergroup, a local meeting, or a combination of all three.

### **Guidelines for D.A. Members Responding to the Media**

It is recommended that you contact the GSB Public Information Committee before any encounter with the media in order to benefit from their experience. Focus on these principles:

- The reason our fellowship exists is to help those who suffer from compulsive debting, which is the inability to stop incurring unsecured debt. Compulsive shopping, under-earning, and cluttering can be related to compulsive debting, but are not the primary focus of the D.A. program.
- The Twelve Traditions are the guidelines for all of our interactions with people and organizations inside and outside of the D.A. fellowship. They should be referred to as appropriate when answering questions about the nature and operating principles of our fellowship.
- D.A. members do not give financial advice, but share their experience, strength and hope as recovering debtors.
- Anonymity is a central principle of our Traditions – there should be no broadcast

television, radio, video, film or internet appearances live or recorded in which the D.A. members are recognizable by appearance or voice.

- When sending materials to professionals, media, and the general public use D.A. Conference-approved materials and letters/materials from this manual only (see Useful Tools shown on page 6).
- All national and international level requests should be forwarded to:

**Public Information/Debtors Anonymous General Service Office**

P.O. Box 920888 Needham, MA 02492

Phone: (781) 453-2743 or US Toll Free (800) 421-2383

Fax: (781) 453-2745

email: [PublicInfo@debtorsanonymous.org](mailto:PublicInfo@debtorsanonymous.org)

## **D.A. History, Sample Letters, Memos, Guidelines, & Release Forms**

The following pages contain a brief history of D.A., sample letters, memos, guidelines and release forms that may be helpful when engaging in Public Information activities.

- Some of these documents are available in pdf or Word format on the D.A. website <https://debtorsanonymous.org/getting-started/free-literature/>.
- These letters or memos may be sent through the postal mail or via email communications.
- Local PI Committees or PI Representatives outside of the United States may add local Group or Intergroup contact information to the letters and memos below.
- Otherwise, please do not alter the letters or memos, except for the addressee and the date.

### **Possible enclosures may include:**

- Local Meeting Lists
- D.A. Contact Information Cards
- 12 Signposts Flyer
- 12 Signs Leaflet
- 12 Tools Leaflet
- 15 Questions Leaflet



## **A Brief History of Debtors Anonymous**

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

Having little idea of how to approach this, they focused in turn on their diverse symptoms, including many different patterns of spending, saving, shopping, and earning. They first called themselves the “Penny Pinchers,” and attempted to control through will power the amount of money they spent. Later, the group renamed itself the “Capital Builders,” convinced that their financial problems stemmed from an inability to save money. They tried to cure this by making daily deposits into savings accounts, but this, too, failed to resolve their problems.

For the next few years, the ever-changing group of people around John H. tried addressing all of the symptoms they were suffering from, but continued to fail. In addition to A.A., they attended meetings of Gamblers Anonymous, Al-Anon, and other twelve-step fellowships, hoping to find a definitive answer. Finally, as more years passed, they began to understand that their monetary problems did not stem from an inability to save or control the amount they spent or earned, but rather from the inability to stop incurring unsecured debt.

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 12 Steps of Alcoholics Anonymous to stop incurring unsecured debt one day at a time, to stay stopped, and to help others to do so. 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 in New York City for the first regularly scheduled D.A. meeting. Within a year, a second meeting was organized, with members outside of A.A. for the first time. By early 1982, there were five meetings in existence in the world, all of them in Manhattan.

In March 1982, representatives from those five meetings took a daring step. With many of them having been inspired by their service experience in A.A., they established a Pro-Tem Board of Trustees for D.A. The Pro-Tem Board of five scheduled an Annual Meeting of Debtors Anonymous, held in New York City in September 1982. A permanent General Service Board for the Fellowship was created at that meeting, and has existed ever since. Newly established meetings in Boston and Washington also elected Regional Trustees, and these were later joined by a Regional Trustee from Los Angeles.

D.A. remained mostly New York based during the mid-1980s, and four more Annual Meetings were held from 1983-1986, all in Manhattan. The General Service Board during this era attempted to build a service structure for the fledgling Fellowship largely on the model of A.A. but with some differences to accommodate the smaller size needed for D.A. Class B (non-debtor) trustees were added to the GSB, and the Regional Trustees were replaced by a board composed entirely of trustees to be drawn from throughout the world, in the interests of D.A. unity.

In 1987, the GSB further followed the A.A. model by creating a World Service Conference and turning to it for guidance and direction for the future of D.A. In a bid to create a truly broad-based Fellowship, the Conference met only the first year in New York, and in subsequent years in Los Angeles, Boston, Chicago, San Francisco, and many other cities.

The biggest challenges in the first fifteen years of D.A. was the development of a service structure, writing and adoption of a common literature, overcoming regional differences, and forging of D.A. unity. In 1994, the growing importance of Intergroups was recognized when Intergroup Service Representatives joined General Service Representatives and Trustees as delegates to the annual World Service Conference.

Like most new organizations, D.A. struggled financially in its early years. On several occasions its financial position has been perilous. Initially, volunteers fielded requests for information about D.A. A General Service Office was established in 1985 and was open a few hours a week for many years. The original D.A. Office was located in New York, but moved to the Boston area shortly before its first full-time employee was hired in 2001.

As of 2012, Debtors Anonymous had more than 500 registered meetings in more than 15 countries worldwide. It has a recovery book, a large stock of literature, and recently produced its first foreign-language literature.

For additional information or a list of local meetings, please contact us at:

Debtors Anonymous

P. O. Box 920888 Needham, MA 02492-0009

Phone: (781) 453-2743 or Toll Free in the US (800) 421-2383

Fax: (781) 453-2745

e-mail: [Publicinfo@debtorsanonymous.org](mailto:Publicinfo@debtorsanonymous.org)

online: [www.debtorsanonymous.org](http://www.debtorsanonymous.org)

## **List of approved Letters, flyers and materials for distribution**

- Public Service Information Letter
- Outreach Letter
- Response Letter
- Helping Professionals Outreach Letter
- PI Booth Response Letter
- Memo to Media and Press
- A sample letter from The Hospitals, Institutions, and Prisons Committee of Debtors Anonymous
- EPK Audio PSAs in Digital Format
- Public Service Announcement Letter
- Media Guidelines & Release Form
- D.A. Contact Information Cards
- Pamphlet for Helping Professionals
- What D.A. Is. What D.A. is NOT
- 12 Signs of Compulsive Debting Flyer
- A Suggested format for sharing spaces
- TRI-fold flyer

## **Public Service Information Letter**

Debtors Anonymous Provides Hope and Recovery for Debtors  
Contact: Public Information Committee

Most people incur debt at various points in their lives, whether taking out a student loan for college or buying a first car or a house. For some people, unsecured debt, which is debt not secured by some form of collateral such as a house or car, becomes an addictive and unmanageable part of their lives. Compulsive debtors often engage in compulsive shopping or underearning, or alternate between overspending and deprivation. No matter how much money they make, they are never able to out-earn their debt.

Debtors Anonymous (D.A.) is a Twelve Step recovery program, based on the Twelve Steps and Twelve Traditions of Alcoholics Anonymous that offers hope for compulsive debtors. The only requirement for Debtors Anonymous membership is a desire to stop incurring unsecured debt. Key principles of the program are not incurring new unsecured debt one day at a time, anonymity, and dignity. First originating in New York during the 1970s, the Debtors Anonymous worldwide fellowship has grown to over 500 in-person, phone and internet meetings in 15 countries at the time of this printing.

Those who wish to stop debting are encouraged to attend meetings, read D.A. literature, seek the advice of a program sponsor, and follow the 12 Steps and Tools of the Debtors Anonymous program. Compulsive debting can also affect those who are self-employed or business owners. For them, Business Debtors Anonymous (BD.A.) meetings are available to address their specific needs.

For additional information, literature or a list of local meetings, please contact us at:

Debtors Anonymous  
P. O. Box 920888 Needham, MA 02492-0009  
Phone: (781) 453-2743 or Toll Free in the US (800) 421-2383  
Fax: (781) 453-2745  
e-mail: [PublicInfo@debtorsanonymous.org](mailto:PublicInfo@debtorsanonymous.org)  
online: [www.debtorsanonymous.org](http://www.debtorsanonymous.org)

Members of the press and other media are encouraged to contact a member of the WSC D.A. Public Information Committee by email at [PublicInfo@debtorsanonymous.org](mailto:PublicInfo@debtorsanonymous.org)

## **Outreach Letter**

Professional/Public/Outreach Name Address  
City, State, Zip

Dear \_\_\_\_\_,

Do you know someone who is having problems with money and debt and may be a compulsive debtor?

Debtors Anonymous is a 12-step program in the tradition of Alcoholics Anonymous and is a non-profit organization. Debtors Anonymous is in a position to serve as a resource to you through its policy of cooperation, but not affiliation, with the professional community.

For people whose use of unsecured debt has caused a variety of problems and has made their life unmanageable, Debtors Anonymous offers a program that works. In Debtors Anonymous meetings, members share their experience, strength and hope and help each other to not incur new unsecured debt one day at a time.

For additional information or a list of local meetings, please contact us at:

Debtors Anonymous P. O. Box 920888 Needham, MA 02492-0009

Phone: (781) 453-2743 or Toll Free in the US (800) 421-2383

Fax: (781) 453-2745

e-mail: [PublicInfo@debtorsanonymous.org](mailto:PublicInfo@debtorsanonymous.org)

online: [www.debtorsanonymous.org](http://www.debtorsanonymous.org)

Respectfully Yours,

The Public Information Committee of Debtors Anonymous

## Response Letter

Debtors Anonymous  
P.O. Box 920888 Needham, MA 02492-0009

Date:

Professional/Public/Outreach Name Address  
City, State, zip

Dear \_\_\_\_\_,

Thank you for your inquiry regarding Debtors Anonymous. Debtors Anonymous is a 12 Step program in the tradition of Alcoholics Anonymous and is a non-profit organization. Debtors Anonymous is in a position to serve as a resource to you through its policy of cooperation, but not affiliation, with the professional community.

For the person whose use of unsecured debt has caused a variety of problems and has made their life unmanageable, Debtors Anonymous offers a program that works. In Debtors Anonymous meetings, the members share their experience, strength, and hope and help each other to not incur new unsecured debt one day at a time.

For additional information or a list of local meetings, please contact us at:

Debtors Anonymous  
P.O. Box 920888 Needham, MA 02492-0009  
Phone: (781) 453-2743 or Toll Free in the US (800) 421-2383  
Fax: (781) 453-2745  
e-mail: [PublicInfo@debtorsanonymous.org](mailto:PublicInfo@debtorsanonymous.org)  
online: [www.debtorsanonymous.org](http://www.debtorsanonymous.org)

Respectfully Yours,

The Public Information Committee of Debtors Anonymous

## Helping Professionals Outreach Letter

Greetings,

We are contacting you to inform you of Debtors Anonymous, a 12-step fellowship for those whose relationship with money has caused problems in their lives. We hope you will consider listing the details of our fellowship in your service directories or making appropriate referrals to our organization.

Debtors Anonymous (“DA”)

- a non-profit organization.
- an anonymous 12-step program of recovery in the tradition of Alcoholics Anonymous
- for people who compulsively overspend or incur unsecured debt
- for people who engage in extreme forms of self-deprivation and lack of self-care in order to pay debts.
- offers weekly meetings and additional group support
- indirectly addresses shame, hopelessness, feelings of alienation, and more

During the current pandemic, many of our meetings are held on Zoom so they can be accessed anywhere using an internet connection or phone.

We hope that you will share our message of recovery with your patients, clients, and/or colleagues to help us reach those who are in need of support.

**For additional information, or a list of local meetings please contact us at:**

### International Contact Details

Debtors Anonymous P.O. Box 920888 Needham MA 02492-0009

Phone: (781) 453-2743 or Toll Free in the US (800) 421-2383

Fax: (781) 453-2745

e-mail: [Publicinfo@debtorsanonymous.org](mailto:Publicinfo@debtorsanonymous.org)

online: [www.debtorsanonymous.org](http://www.debtorsanonymous.org)

Respectfully yours,

The Public Information Committee of Debtors Anonymous

## PI Booth Response Letter



Date

Dear \_\_\_\_\_,

Thank you for your recent inquiry regarding Debtors Anonymous at the (PI Booth/Event) on (date)

Debtors Anonymous is a 12 Step program in the tradition of Alcoholics Anonymous and is a non-profit organization. Debtors Anonymous is in a position to serve as a resource to you through its policy of cooperation, but not affiliation, with the professional community.

For the person whose use of unsecured debt has caused a variety of problems and has made their life unmanageable, Debtors Anonymous offers a program that works. In Debtors Anonymous meetings, the members share their experience, strength, and hope and help each other to not incur new unsecured debt one day at a time.

Our electronic newsletter, Ways & Means, is available electronically at <http://www.debtorsanonymous.org/docs/W&M-Qtr2-2012.pdf>. (variable)

For additional information or a list of local meetings, please contact us at:

Debtors Anonymous  
P.O. Box 920888  
Needham MA 02492-0009  
Phone: (781) 453-2743 or Toll Free in the US (800) 421-2383  
Fax: (781) 453-2745  
e-mail: [PublicInfo@debtorsanonymous.org](mailto:PublicInfo@debtorsanonymous.org)  
online: [www.debtorsanonymous.org](http://www.debtorsanonymous.org)

Respectfully Yours,  
The Public Information Committee of Debtors Anonymous



## **Memo to Media & Press**

To: Media and Press

From: Debtors Anonymous

RE: Interviewing members of Debtors Anonymous

We believe in carrying the message of our Program to other compulsive debtors so that they might understand what we have come to know about debting, and experience the relief we have found. When reaching out to those who are still suffering, our Twelve Traditions state that it is through attraction rather than promotion that we help other debtors.

Our primary purpose is to not incur any new unsecured debt one day at a time and to carry the message of recovery to the debtor who still suffers. To that end we are cooperating in supplying you with information and/or members to interview. In return we request:

1. Our anonymity as discussed in Traditions Eleven and Twelve needs to be respected to protect the integrity of the individual sharing, as well as D.A. as a whole. We ask that you use only the first name and the first initial of the last name.
2. That you list our contact information.
3. That you supply us with tear sheets, cassettes or videotapes of your article or broadcast within 5 days after it appears.
4. Because there are no experts on debting in D.A.—only member helping member—we ask that the following statement be made clear to your audience:

**“The stories shared today express the opinions and experiences of the individual member, and not necessarily that of Debtors Anonymous as a whole.”**

Thank you for your interest in Debtors Anonymous and we hope that we have been of service to you as well as to the compulsive debtor who still suffers. For additional information, please contact us at:

Debtors Anonymous

P.O. Box 920888

Needham, MA 02492-0009

Phone: (781) 453-2743/Toll Free in the US (800) 421-2383 Fax: (781) 453-2745

e-mail: [PublicInfo@debtorsanonymous.org](mailto:PublicInfo@debtorsanonymous.org)

online: [www.debtorsanonymous.org](http://www.debtorsanonymous.org)

Professional's Name  
Facility Name  
Address  
City, State, Zip



Dear \_\_\_\_\_,

There is hope for people whose debt caused suffering in their lives and the lives of others. Debting is more than just sensationalized shopping. It can cripple and ruin someone's life. Debt is like alcohol for the alcoholic, food for the compulsive eater and gambling for the compulsive gambler.

For many, compulsive debting is a false crutch that feeds fantasy and magnifies obsession. Many debtors are thousands of dollars in debt to credit card companies, student loans or to family members. Faced with the prospect of incarceration, commitment, or suicide, a person with a compulsive debting problem finds their life has become unmanageable.

Debtors Anonymous is a twelve-step program in the tradition of Alcoholics Anonymous and is a non-profit organization. Debtors Anonymous is in a position to serve as a resource to you through its policies of cooperation, but not affiliation, with the professional community.

Debtors Anonymous offers a program of recovery that works for people who compulsively debt. In Debtors Anonymous meetings, members share their own experience, strength and hope.

For additional information, or a list of local meetings please contact us at:

Debtors Anonymous

P.O. Box 920888 Needham, MA 02492-0009

Phone: (781) 453-2743 or Toll Free (800) 421-2383

Fax: (781) 453-2745

e-mail: [PublicInfo@debtorsanonymous.org](mailto:PublicInfo@debtorsanonymous.org) online: [www.debtorsanonymous.org](http://www.debtorsanonymous.org)

Respectfully Yours,

The Hospitals, Institutions, and Prisons Committee of Debtors Anonymous

## **EPK Audio PSAs in Digital Format**

The Electronic Press Kit, or EPK, is a pre-packaged set of D.A. materials in electronic form for distribution to media outlets and radio stations. The EPK- formatted PSAs can be delivered via the internet.

The copyrighted material contained in the original CD version of D.A.'s Audio PSAs has been converted into an EPK containing an mp4 version of each of the three PSAs, a script of each of the three PSAs (as required by the FCC), and an introductory letter.

As with the current CD-formatted PSAs, the EPK-formatted PSA includes the language "National" versus "International" and does not offer the GSO's toll-free number.

The EPK version of the PSA is available as a download from the D.A. website. Please contact the WSC PI Committee for information on downloading the PSA for radio distribution. [PublicInfo@debtorsanonymous.com](mailto:PublicInfo@debtorsanonymous.com)

**Media Guidelines & Release Form**

The Fifth Tradition of Debtors Anonymous states, “Each group has but one primary purpose—to carry its message to the debtor who still suffers.”

The Eleventh Tradition states, “Our public information policy is based on attraction rather than promotion; we need always maintain personal anonymity at the level of press, radio and films.”

We have the utmost respect for members of the media. In keeping with a sense of mutual respect, we have established the following guidelines:

- Anonymity and dignity are our watchwords. There should be no broadcast media or internet appearances in which the D.A. member is recognizable by appearance or voice.
- In the spirit of the 12 Traditions, we ask that you use only our members’ first names and last initials. This helps to protect our anonymity at the level of press, radio, films, and television, as well as our integrity.
- Our contact information is listed as:

Debtors Anonymous General Service Office  
P.O. Box 920888 Needham, MA 02492-0009  
Tel: (781) 453-2743 or Toll Free in the US (800) 421-2383  
Fax: (781) 453-2745  
e-mail: [PublicInfo@debtorsanonymous.org](mailto:PublicInfo@debtorsanonymous.org)  
online: [www.debtorsanonymous.org](http://www.debtorsanonymous.org)

- Tear sheets, cassettes or videotapes of articles or broadcast are to be provided within 5 days after it appears.
- D.A. members’ phone numbers are not to be given out.
- An individual’s opinion and experience in recovery is not necessarily the view of Debtors Anonymous as a whole.
- Complete anonymity will ensure our members the privacy and safety of their recovery. Please respect the confidentiality of our members as it is vital to their Suggested Media Release Form

The undersigned, a member of Debtors Anonymous, hereby extends a release to (insert Production Company). This release is being provided so that (Production Company) may produce still pictures, motion pictures, sound recordings, or printed words containing information about Debtors Anonymous to be disseminated to the public via television, radio, Internet, print, or other forms of mass communication. (Such production shall hereinafter be referred to as “MEDIA PUBLICATION.”)

This release is being provided subject to the condition that (Production Company) must include the following information in any MEDIA PUBLICATION disseminated to the public: 1). The primary purpose

of Debtors Anonymous is to stop debting one day at a time and help other compulsive debtors to stop incurring unsecured debt. 2) The stories or other information shared by any individual express the opinions and experiences of only that individual member and not necessarily of Debtors Anonymous as a whole. 3) That Debtors Anonymous may be contacted as follows:

This release is being provided subject to further conditions that (Production Company) will provide Debtors Anonymous with a copy of all such still pictures, motion pictures, sound recordings, or printed word as well as any final MEDIA PUBLICATION. In consideration of the above, the undersigned, grants to (Production Company), their successors, assigns, and licensees the perpetual right to use, as it may desire, all still and motion pictures and sound track recordings and records which it may make of me or my voice. (Production Company) shall have the right, title, and interest in any and all results and proceeds from said use. The undersigned agrees not to assert or maintain against (Production Company), their successors, assigns, and licensees any claim, action, suit, or demand of any kind or nature whatsoever, including but not limited to those grounded upon invasion of privacy, rights of publicity, or other civil rights, or for any reason in connection with the authorized use of my physical likeness and sound.

The following authorization is provided in connection with the use of my physical likeness and sound (each authorization must be indicated by signature):

- \* A sound recording of my voice
- \* A visual recording of my hands and feet but no other part of my body
- \* The use of (insert First Name or Alias) only and no other name or description to identify me

(Production Company) is hereby put on notice that anonymity is of the utmost importance to the undersigned and all members of Debtors Anonymous and (Production Company) is only entitled to create and use my physical likeness and sound as authorized herein above. Any MEDIA PUBLICATION created by (Production Company) must first be submitted to the undersigned for approval before public dissemination. (Logistics)

Signed

Date

Print Name \_\_\_\_\_

Location of interview/recording \_\_\_\_\_

Address \_\_\_\_\_

Telephone Number \_\_\_\_\_

Date of Birth \_\_\_\_\_

Participants in interviews with the media are sometimes asked by the interviewer to sign a legally binding document called a "Media Release." A "Media Release" contains the terms by which the media outlet can use the content of the interview, photos, recordings, and any other portions of the interview. The model Media Release was created by an attorney for Debtors Anonymous and is provided as an example of the type of conditions that the D.A. member might want to be included in any Release provided by any media "publication"—i.e., print, broadcast, or Internet—for the purpose of adherence to the D.A. Tradition of "anonymity at the level of press, radio, and films," as well as television and Internet. This is not intended as an effort on the part of Debtors Anonymous to provide legal advice.

## D.A. Contact Information Cards

The D.A. Contact Information Card is a useful tool when interfacing with the media, helping professionals, and the general public in person and through written communication. The card can be given out at PI booths and Health Fairs and can be included in PI outreach letters. This card can also be used by members of D.A. on all levels: local meetings, area Intergrups, World Service Committees, and GSO and the GSB.

These cards are available for purchase through the GSO. A sample of the card is shown below.



The back side of the card can be used to put the contact information of a local intergroup or a specific D.A. meeting in the local area. International groups can add their contact information at the back of the card, as well. The information can be handwritten or a pre-printed sticker can be affixed in this space. D.A. Members may also choose to put their personal contact information here.

These cards are referred to as “Contact Information Cards” rather than business cards to avoid any violation of D.A.’s Eighth Tradition. The bearer of these cards is not an official D.A. representative but solely a bearer of D.A.’s contact information, both locally and on a world level

## **Pamphlet for Helping Professionals**

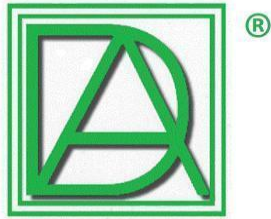
The Helping Professionals Pamphlet is service literature that can be a useful tool when interfacing with helping professionals. The pamphlet is addressed to the Helping Professional and intended as an aid to D.A. Public Information work.

The pamphlet can be used by any member of D.A. involved in Public Information work including local group and intergroup PI Representatives, members of the WSC PI Committee, and members of the GSB PI Committee.

The pamphlet is available on-line at the Public Information section of the D.A. website as a free download. It can be printed double-sided on a home printer (ease of printing at a low cost was considered in the design of the pamphlet) and it is also officially printed and sold through the GSO.

Possible uses can include:

- Mailing to Helping Professionals
- Distribution in person to counseling centers, psychologists' and psychiatrists' offices, Human Resources or Employee Assistance Program personnel, etc.
- Distribution at Health Fairs
- Distribution at PI Booths



## Debtors Anonymous

D.A. offers hope & recovery for debtors, over- spenders, and under-earners.

### DA :

- \* A World-wide Fellowship of people recovering from compulsive debting
- \* A Twelve Step Program modeled after Alcoholic Anonymous
- \* Supported solely by voluntary donations from its members
- \* Non-professional, peer to peer support
- \* DA's primary purpose is to stop debting one day at a time and to help other compulsive debtors to stop incurring unsecured debt

### DA is NOT:

- \* Not a credit-counseling agency
- \* Not a business
- \* Not a get-rich scheme
- \* Not an investment group
- \* Not a place to advertise or sell anything
- \* Not a religion (nor affiliated with any religion)
- \* Not allied with any sect, denomination, politics, organization or institution

**For information about meetings local meetings:**

(insert local information here)

**For information about D.A .worldwide contact:**

Debtors Anonymous General Service Office PO Box 920888 Needham, MA 02492-0009 (781) 453-2743  
or Toll Free: (800) 421-2383 <http://www.debtorsanonymous.org>



## 12 Signs of Compulsive Debting Flyer

The "12 Signs of Compulsive Debting" signpost flyers are available on the Public Information section of the D.A. website. Each of these twelve flyers mentions one of the 12 Signs of Compulsive Debting, including D.A. contact information and has a space for local groups and Intergroups to put their own contact information. As with other PI flyers, they can be placed on bulletin boards in places such as churches, libraries, and supermarkets. They can also accompany PI Outreach letters.

A sample of the flyer is shown below.

### **Does this sound like you?**

**"A tendency to live on the edge;  
living paycheck to paycheck; taking risks with health or car insurance coverage; Writing checks hoping  
money will appear to cover them."**

(Sign #8 of a compulsive debtor)

If so, help is available:

Debtors Anonymous

is a 12-Step program for people with problems with money and debt.



Debtors Anonymous General  
Service Board, Inc. DA GSB, P.O. Box  
920888, Needham, MA 02492-009

(781) 53-2743 • [www.debtorsanonymous.org](http://www.debtorsanonymous.org)

All 12 Signpost Flyers are free to download from the D.A. website [HERE](#)

### **A Suggested format for sharing spaces**

Suitable for newspapers, community events calendars, and other free ad-space, either hard copy or electronic.

Hope and Recovery for Debtors  
Debtors Anonymous Meeting  
Day and Time

Facility  
Address  
City, State, Zip

Contact Person and Contact Information *(optional)*

Additional information is optional, according to group-conscience and/or space considerations.

### **TRI-fold flyer**

The Following flyer can be printed in Landscape position to create a tri-fold leaflet. There is space to include local contact information on the second p

## The 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 or others and failing to return them.
3. Poor saving habits: not planning for taxes, retirement, or other not-recurring but predictable items and 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 your 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 own 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 trouble, that there will always be someone you can turn to.

## Service Literature

*This is D.A. Service Material, developed from the shared experience of D.A. members throughout the worldwide fellowship. It also reflects the guidance of the Twelve Traditions, the General Service Board and the General Service Office. In keeping with our Tradition of Autonomy except in matters affecting D.A. as a whole, most decisions are made by the group conscience of the members involved. The purpose of Service Material reflects the current and ever-developing conscience of our Fellowship as a whole, it does not undergo the usual conference-approval process, but may be updated under the auspices of the General Service Board to reflect current Fellowship experience.*

Debtors Anonymous General Service Office  
PO Box 920888  
Needham, MA 02492  
(781) 453-2743  
(800) 421-2383  
[office@debtorsanonymous.org](mailto:office@debtorsanonymous.org)  
[www.debtoranonymous.org](http://www.debtoranonymous.org)



## Debtors Anonymous

### Information for Helping Professionals

Do you know someone who is having problems with debt and may be a compulsive debtor?

Debtors Anonymous is a 12-step program in the tradition of Alcoholics Anonymous and is a non-profit organization. Debtors Anonymous is in a position to serve as a resource to you through its policy of cooperation, but not affiliation, with the professional community.

For people whose use of unsecured debt has caused a variety of problems and has made their life unmanageable, Debtors Anonymous offers a program that works. In Debtors Anonymous meetings, members share their experience, strength and hope and help each other to not incur new unsecured debt one day at a time.



# Debtors Anonymous

There is hope for people whose use of unsecured debt has caused a variety of problems and suffering in their lives and the lives of others.

Debting is more than just sensationalized shopping. It can cripple and ruin someone's life. Debt is like alcohol for the alcoholic, food for the compulsive eater and gambling for the compulsive gambler.

For many it is a false crutch that feeds fantasy and magnifies obsession. Many pursue this illusion to the gates of mental institutions, prison, or suicide. Many debtors are thousands of dollars in debt to credit card companies, student loans or to family members. Compulsive debtors often engage in compulsive shopping, under-earning, or alternate between overspending and deprivation. Eventually, a person with a compulsive debting problem finds that life has become unmanageable.

Debtors Anonymous is a 12-step program in the tradition of Alcoholics Anonymous and is a non-profit organization. Debtors Anonymous is in a position to serve as a resource to you through its policies of cooperation, but not affiliation, with the professional community.

Debtors Anonymous offers a program of recovery that works for people who compulsively debt. In Debtors Anonymous meetings, members share their experience, strength and hope and help each other to not incur new unsecured debt one day at a time.

## 15 Questions

Most compulsive debtors will answer "yes" to at least eight of the following 15 questions:

1. Are your debts making your home life miserable?
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 with 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 subject to a credit check?
14. Have you developed a strict regimen of paying off your debts, only to break it under pressure?
15. Do you justify your debts by telling yourself that you are superior to "other" people, and when you get your "break" you'll be out of debt overnight?

If your client or patient answered "yes" to eight or more of these questions, the chances are that there is a problem with compulsive debt or he or she is well on the way to having one.

### **A formal referral is not necessary.**

For meeting information you or your client or patient can call the Debtors Anonymous General Service Office or visit our website. That information is listed on the back of this pamphlet.