D.A. 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 (GSB) and the General Service Office (GSO) and is developed from the shared experience of D.A. members throughout the Fellowship. Since 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, requiring final approval by the World Service Conference (WSC), and may be updated periodically under the auspices of the General Service Board to reflect current Fellowship experience.
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**Introduction**

The Public Information (PI) Committee of the Debtors Anonymous World Service Conference (WSC) is one of several committees designed to serve the fellowship and work in conjunction with the General Service Board (GSB) Public Information Committee and General Service Office (GSO). One or two members of GSB PI also serve as trustee liaisons to the WSC PI committee for the purpose of facilitating good communication between the Board, the committee, and the fellowship.

The WSC Public Information Committee’s mandate is to handle all of Debtor’s Anonymous (D.A.) public information responsibilities. Local public information committees and Intergroups should refer all requests from national and international media outlets to the GSB through the General Service Office (office@debtorsanonymous.org).

Some Area GSR groups and Intergroups have formed their own public information committees, which have the responsibility for facilitating public information at the local level. Public information requests from local media, helping professionals, and all others may be handled best by local PI committees and/or Intergroups. The GSB and WSC PI Committees also strive to provide experience, strength, and hope to those working at the local level to provide public information.

**What Does the WSC Public Information Committee Do?**

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

1. The general public.
2. The media (newspapers, magazines, radio, television, film).
3. Helping professionals and institutions – for example counselors, therapists, recovery treatment centers, etc.
4. Inquiries received via the D.A. Web site

**The WSC Public Information Committee’s Goals**

The WSC Public Information Committee’s goals are to:

1. Have the ability to respond to public information requests as they are received.
2. 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.

**Responsibilities of Local Public Information Committees**

Local public information committees have the following responsibilities:

1. To know and understand the Twelve Traditions of Debtors Anonymous.
2. To contact the GSO with all matters pertaining to public information that may have an impact on an international level.
3. To notify the local Intergroup and be prepared to handle additional inquiries, when notified.
4. To answer all inquiries from media, professionals, institutions, and the general public in the local area, and refer all requests from outside of the area to the WSC PI committee or GSB.
5. To work with the GSB on any issues needing clarification.

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

The following are suggested guidelines for organizing a local public information committee:

1. Meet on a regular basis (at least once a month).
   a. Between meetings, have a plan for staying in touch with each other.
   b. Have a plan for responding to requests for public information in a timely fashion.
2. 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.
3. Have an organized “Tools Packet” from which to operate. See page 10.
4. The chairperson may send reports of meetings and activities to the WSC PI Committee, at pi@debtorsanonymous.org, and to the local Intergroup.
Suggestions for Public Information Representative Service Position

Mission Statement

To make the message of recovery available to the still suffering debtor and to other people and groups who come in contact with the still suffering debtor, using the PI Manual as a tool.

Public Information Representative/Service Position

The Public Information Representative (PI Rep or PIR) is an important service position within the D.A. Service Structure. A PI Rep is a registered local D.A. group or area Intergroups elected representative whose primary purpose is to carry the message of recovery to the still suffering debtor and to other people and groups who come in contact with debtors. PI Reps ought to be a credible community resource by providing information on D.A. web sites and via other means of communication to the general public, the 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 or to their intergroup.

Requirements and Suggestions

The suggested qualifications for a PI Rep include:

- Active member of Debtors Anonymous, attending meetings regularly.
- At least 3 months of not incurring unsecured debt.
  - For members working with the media, at least 1 year of not incurring unsecured debt.
- 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.
Some 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 first year of service.
- Be a point person for requests from the media.

Suggested Activities of PI Reps include:

- Public Outreach

In keeping with our Tradition Eleven, PI Reps spread the word about D.A. to local media (TV, radio, newspapers, Internet sites, etc.). In cooperation with the World Service Conference (WSC) PI Committee, PI Reps also reach out to helping professionals and institutions, to local churches, libraries, self-help clearing houses, teen centers, crisis hotlines, and other Twelve-Step Fellowships. This Manual includes excellent examples of specific letters, announcements, and flyers for these purposes.

- In-Reach to The D.A. Fellowship

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

Some available resources for PI Reps include:

- The Public Information Manual, including flyers, letters, and PSAs.
- eNews (sign up at www.debtorsanonymous.org).
- The General Service Board of Debtors Anonymous (through the General Service Office).
- Other PI Reps and/or committees at the Intergroup or Area GSR level.
• The WSC PI Committee (through the General Service Office).
  ○ pi@debtorsanonymous.org

• PI Rep Training sessions (periodic conference calls offered by the GSB PI Committee).

**Frequently Asked Questions**

• What is the difference between "Attraction" versus "Promotion" for D.A. Meetings?

Our Tradition Five states: "Each group has but one primary purpose: To carry its message to the debtor who still suffers." And our Tradition Eleven 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 and 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. We invite people to see what they could gain, if anything, by attending our meetings and joining our fellowship. We only share our experience, strength, and hope.

• 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 in close proximity as our target. With permission, we may place a flyer about our meeting or a meeting schedule in the building where it is housed. Next, 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 we may form committees to brainstorm ideas and widen our nets.

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

First and foremost, 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 the addiction recovery
professionals, marriage counselors, therapists, psychologists, employee relations professionals, etc. in your area. As we feel more comfortable, and after we have completed the D.A. media training, we consider contacting by mail, phone, or email local media 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; and Hospitals, Recovery Treatment Centers, and Free Clinics.

You can also send the D.A.-approved audio-CD Public Service Announcements (PSAs), available through the GSO, to your local radio stations and ask them to broadcast the PSA and announce your local contact information or web site address. An Electronic Press Kit is also available.

Lastly, the best way to carry the message is for us and our fellow members TO BE THE MESSAGE through the quality of our own recovery.

Public Information Representative Training

The WSC PI Committee may hold training sessions for new and existing PI Reps and for D.A. members interested in the PI Rep service position. Members of the WSC PI Committee share their experience, strength, and hope regarding Public Information work in D.A., review PI-related material, and answer questions from the attendees.

The training sessions are held via conference call periodically. Announcements for upcoming sessions are usually made through the General Service Office. eNews notices are generally published prior to each scheduled training, and are posted on the Events Page of the www.debtorsanonymous.com website.

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

- The Traditions from AA’s Twelve Steps and Twelve Traditions.

Media Contact Training

The WSC PI Committee, in cooperation with the Media Contact Appointed Committee Member (ACM), holds regular training sessions for members of DA 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 DA members are welcome to attend the trainings however members should meet the suggested criteria below in order to act as a Media Contact.

The suggested criteria are:

- A minimum of one year without having incurred any unsecured debt.
- Have worked the Twelve Steps of DA.
- Have a DA sponsor.
- Have a working knowledge and understanding of the DA Twelve Traditions.
- Attend DA meetings regularly.
- Be willing to complete the DA media training and to know what it involves.

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

- The Alcohohics Anonymous *Twelve Steps and Twelve Traditions*, especially the long versions of the Twelve Traditions, focusing on Traditions Two, Eleven, and Twelve
- “DA Manual for Service.”
- The PI Manual for DA particularly the sections regarding guidelines and suggestions for DA Members involved in PI work and the media.
- The Alcohohics Anonymous pamphlet, “Speaking at non-AA Meetings.”
- 12 Signs of Compulsive Debting.

**Useful Tools for Regional PI Committees**

1. The Debtors Anonymous Manual for Service (D.A.MS)
2. D.A. Public Information Manual
3. D.A.’s Anonymity Statement
4. D.A.’s Twelve Traditions
5. D.A. Audio Public Service Announcements

6. Letters/Materials from the PI Manual:
   a. Public Service Information Letter
   b. Outreach Letter
   c. Response Letter
   d. Helping Professionals Outreach
   e. PI Booth Response Letter
   f. Memo to Media and Press
   g. Public Service Announcement Letter

7. Guidelines for Responding to Media Requests (part of this Manual)

8. D.A. pamphlet “Debtors Anonymous”

9. Your local meeting list(s)

10. A Spending Plan for the local or regional PI Committee

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

1. Focus on these principles:
   a. 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.

   b. 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.

   c. D.A. members do not give financial advice, but share their experience, strength and hope as recovering debtors.

   d. 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. member is recognizable by appearance or voice.

2. 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 9).
3. 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 Toll Free in the US (800) 421-2383  
Fax: (781) 453-2745  
email: pi@debtorsanonymous.org

4. For all local level requests:
   a. Requests for meeting information in areas having Intergroups (i.e. Los Angeles, San Francisco Bay Area, Chicago, Boston, New Jersey/Eastern Pennsylvania, Washington D.C., etc.) should be forwarded to the intergroup in that area.
   b. Requests for information from or 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.

5. Requests for printed D.A. information:
   a. It is suggested that you send out the appropriate letter contained in this Manual, (either for the helping professional, media, or general public), with the suggested enclosures. Please refer to the table of contents.

6. Requests from the media for a personal interview with a D.A. member or group:
   a. It is suggested that it be a requirement for any D.A. member responding to media requests have attended the Media Contact Training; or at least meet the minimum requirements for being a General Service Representative.
   b. 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 email pi@debtorsanonymous.org or call the General Service Office so we may guide you through the process.
   c. Send a copy of the article or the link to the piece to the General Service Office.
   d. A reminder: General Service Board Class B, non-debtor trustees, can be public faces of D.A. using full names and showing faces with media.

**Suggested Criteria for D.A. Speakers’ Media Interviews**

It is suggested that the speaker has (in context of the Debtors Anonymous fellowship):

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

**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 in attraction rather than promotion; we need always maintain personal anonymity at the level of press, radio, and films.”

The difference between attraction and 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 – much 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 in 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.

**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:

1. Consumer Credit Counseling Services
2. Bankruptcy Judges/Lawyers, Doctors, CPAs, Accountants, Tax Accountants
3. HR Directors and EAPs of Corporations
4. Counselors: especially Marriage and Family Counselors
5. Prisons and jails (i.e., federal and state penitentiaries)
6. Retirement Centers/Senior Citizen organizations
7. Banks/Credit Unions
8. Houses of worship, especially those where we meet/Church calendars and leaders
9. 24 Hr. Crisis Hotlines
10. United Way – First Call/Resource Line
11. Newspapers Self-Help section, community calendar, etc.
12. Other 12 Step Fellowships
13. Hospitals, Recovery Treatment Centers, and Free Clinics
14. Teen Centers and Organizations
15. Library and Self-Help boards
16. 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
17. When available, Public Service Announcements (PSAs) for radio. CD-format PSAs are available for $5.00 from the GSO. An EPK format is also available.
18. One Member/One Action Day (held on April 15th or D.A.’s anniversary) D.A. members leave one piece of D.A. literature at supermarkets, libraries, houses or 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.

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.

**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 could be held at large professional conferences or conventions (the Employee Assistance Professionals Association or EAPA Convention, the National Conference of Bankruptcy Judges or NCBJ, or the American Library Association Conference), smaller health fair or recovery conferences, and/or schools and universities.

The spending plan for a PI Booth can vary greatly, depending on the cost, if any, 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.

Suggested requirements for PI Booth lead person:

- At least 1 year of not incurring unsecured debt
- Active member of Debtors Anonymous, attending meetings regularly
- An understanding of the 12 Traditions of Debtors Anonymous, including a firm grasp of anonymity as discussed in Traditions 11 and 12
- Has worked the Steps or is currently engaged in Step work in the D.A. Program
- Has a sponsor in D.A.
- Attended one or more conference call or WSC Media Training
- D.A. members who wish to participate may want to review beforehand D.A.’s Public Information Manual.
- Volunteers should work in groups of at least two, rotating with a new group every 4 hours
Consider pairing newer members with long-timers

Volunteering at the booth alone is not recommended

Suggested focus for PI Booth participants:

- D.A. members provide a general overview of the D.A. Program
- D.A. members may share their experience, strength, and hope with interested parties
- D.A. pamphlets and D.A. Contact Info Cards can be handed out to all interested parties

Suggested Materials

- D.A. banner (available for use through the GSO)
- D.A. Literature (Helping Professionals Pamphlet, 12 Tools, etc.)
- D.A. Contact Information Cards
- Local D.A. Meeting Lists
- PSAs
- sign-up sheet to receive D.A. Newsletter
- power strip
- extension cord
- masking tape
- duct tape
- push pins
- table cloth
- table signs
- sign holders
- card holders
- counter
- pens
Memo for Members When Dealing with or Contacting the Media

Guidelines for Dealing with the Media

- 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 Debtors Anonymous as a whole.

- Thank you for your service in reaching out to the debtor who still suffers.

Guidelines for Contacting the Media

It is recommended that you contact the WSC or GSB PI Committee or one of its members FIRST before any encounter with the media in order to benefit from their experience.

Contact the WSC PI Committee or the GSB 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
D.A. History, Sample Letters, Memos, Guidelines, and 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 word processing format at the D.A. website, www.debtorsanonymous.org.

These letters or memos may be sent through the postal mail or the electronic 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
History of Debtors Anonymous

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 D.A.’s much smaller size. 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 D.A.’s future. 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 D.A.’s first fifteen years were the development of a service structure, the writing and adoption of a common literature, the overcoming of regional differences, and the 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. D.A.’s original 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: pi@debtorsanonymous.org

online: www.debtorsanonymous.org
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:

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Needham, MA 02492-0009

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Fax: (781) 453-2745

e-mail: pi@debtorsanonymous.org

online: www.debtorsanonymous.org

Members of the press and other media are encouraged to contact a member of the D.A. Public Information Committee by email at pi@debtorsanonymous.org.
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: pi@debtorsanonymous.org

   online: www.debtorsanonymous.org

Respectfully Yours,

The Public Information Committee of Debtors Anonymous
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.

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Respectfully Yours,

The Public Information Committee of Debtors Anonymous
Dear _______________,

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 debtors are thousands of dollars in debt to credit card companies, student loans or family members. Compulsive debtors often engage in compulsive shopping or underearning, 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.

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

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Fax: (781) 453-2745

e-mail: pi@debtorsanonymous.org

online: www.debtorsanonymous.org

Respectfully yours,

The Public Information Committee of Debtors Anonymous
Dear ______,

Thank you for your recent inquiry regarding Debtors Anonymous at the ___（PI Booth/Event）___ last ___（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.

We have included a copy of the most current issue of our newsletter, Ways & Means, 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  
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Needham MA 02492-0009  

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Fax: (781) 453-2745  

e-mail: pi@debtorsanonymous.org  

online: 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 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:

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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:

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e-mail: office@debtorsanonymous.org

online: www.debtorsanonymous.org

Respectfully Yours,

The Hospitals, Institutions, and Prisons Committee of Debtors Anonymous

*SUGGESTED possible enclosures: Local Meeting list/Contact Information Cards/ Signposts Flier/12 Signs Flyer*

*REMOVE HIGHLIGHTED AREAS BEFORE PRINTING*
Public Service Announcement Letter (to enclose with CD-format PSA)

Debtors Anonymous  
P.O. Box 920888  
Needham, MA 02492-0009  
(781) 453-2743 or Toll Free in the US (800) 421-2383

To Whom This May Concern:

For the person whose use of unsecured debt has caused a variety of problems and suffering in their lives or in the lives of others, Debtors Anonymous offers a program that has worked for many. Enclosed you will find a Public Service Announcement about our fellowship. We urge you to air it as often as possible and help those who suffer from this problem.

For verification of our tax-exempt status, you may call or write to the above address to obtain a copy of our I.R.S. tax determination letter.

Thank you very much for your time and full consideration.

Sincerely,

The Public Information Committee of Debtors Anonymous

*Please note: The Electronic Press Kit or EPK-formatted PSA already includes a letter*
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. (At the time of this printing, these items have been withdrawn for editing. Check with the General Service Office for availability.)
Memo: Media Guidelines

Media Guidelines

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
  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: pi@debtorsanonymous.org
  online: 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 recovery.
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 word 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 condition 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 a D.A. member might want ask 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.
Appendix

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 Intergroups, 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.

![Debtors Anonymous Contact Information Card](image)

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.

<table>
<thead>
<tr>
<th><strong>DA IS:</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>★ A World-wide Fellowship of people recovering from compulsive debting</td>
</tr>
<tr>
<td>★ A Twelve Step Program modeled after Alcoholic Anonymous</td>
</tr>
<tr>
<td>★ Supported solely by voluntary donations from its members</td>
</tr>
<tr>
<td>★ Non-professional, peer to peer support</td>
</tr>
<tr>
<td>★ DA’s primary purpose is to stop debting one day at a time and to help other compulsive debtors to stop incurring unsecured debt</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>DA Is NOT:</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>★ Not a credit-counseling agency</td>
</tr>
<tr>
<td>★ Not A business</td>
</tr>
<tr>
<td>★ Not A get rich scheme</td>
</tr>
<tr>
<td>★ Not An investment group</td>
</tr>
<tr>
<td>★ Not a place to advertise or sell anything</td>
</tr>
<tr>
<td>★ Not a religion (nor affiliated with any religion)</td>
</tr>
<tr>
<td>★ Not allied with any sect, denomination, politics, organization or institution</td>
</tr>
</tbody>
</table>

For information about meetings local meetings:

For information about DA 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](http://www.debtorsanonymous.org)
“12 Signs of Compulsive Debting” Flyer

The “12 Signs of Compulsive Debting” flyer is 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, includes D.A.’s 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 and 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.

Contact Information:

______________________________

______________________________

______________________________

______________________________

DEBTORS ANONYMOUS

©2001 Debtors Anonymous General Service Board, Inc.
DA CSB, P.O. Box 526888, Needham, MA 02492-009
(781) 453-2743 • www.debtorsanonymous.org
A Suggested Advertisement

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.
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 DA Service Material, developed from the shared experience of DA 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 DA 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
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(800) 421-2383
office@debtorsanonymous.org
www.debtorsanonymous.org

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.
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.

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**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.