



PUBLIC INFORMATION

Information for Helping Professionals—Part I

To our friends in the helping professions-Do you know someone who is having problems with debt and might be a compulsive debtor?

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. For the compulsive debtor, 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 follow this illusion to the brink of mental instability, lawlessness, or even to suicide. Many debtors are thousands of dollars in debt to credit card companies, student lending organizations, or family members. Compulsive debtors often engage in compulsive shopping and underearning or alternate between overspending and deprivation. Eventually, a person with a compulsive debting problem finds that life has become unmanageable.

Debtors Anonymous (D.A.) is a twelve-step program in the tradition of Alcoholics Anonymous and is a nonprofit organization. D.A. 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 lives unmanageable, D.A. offers a program that works. In D.A. meetings, 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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Information for Helping Professionals—Part 2

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 unhappy?
2. Does the pressure of your debts distract you from your daily work?
3. Are your debts affecting your reputation?
4. Do your debts cause you to think less of yourself?
5. Have you ever given false information in order to obtain credit?
6. Have you ever made unrealistic promises to your creditors?
7. Does the pressure of your debts make you careless 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 investigation?
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 D.A. General Service Office (800-421-2383) or visit our website: <https://www.debtorsanonymous.org/>.



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Information for Helping Professionals—Part 3

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 under-earning. 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.

Are you ... living in chaos and drama around money or debt?

... denying your basic needs in order to pay your creditors?

... writing checks hoping money will appear to cover them?

... being unclear about your financial situation?

Are you ... having difficulty meeting basic financial obligations?

... taking risks with health and car insurance coverage?

... frequently borrowing money?

... always having a financial crisis to contend with?



If so, help is available:

Debtors Anonymous

is a twelve-step program for people with problems with money and debt.

D.A. Meetings

Member Support

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<https://www.debtorsanonymous.org>



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