

Twelve Steps of DA: Both the quality and quantity (usually in terms of years of not incurring new unsecured debt) of our DA recovery is directly related to our commitment to living by the principles found in the Twelve Steps. In use by the members of Alcoholics Anonymous since the 1930s, members of DA have been practicing these same principles since 1976. The DA Tools, described next, support us in working the Steps.

Twelve Tools of DA: As vital as the Twelve Steps are to our spiritual and emotional recovery, the Twelve Tools are just as important as guidance for the practical parts of the new relationship we are building with money. Ultimately the DA Tools help us to find and maintain freedom from new unsecured debt, one day at a time. (Unsecured debt is any debt that is not backed up by some form of collateral, such as a house or other asset.)

Anonymity: When we first come to DA, most of us are keeping many secrets. The last thing we want to do is to speak up at meetings and to share details of our financial lives with our fellow debtors. Yet, if we want to recover, we must do both these things and much, much more. Anonymity is an essential DA program principle, as well as one of the Twelve Tools. It guides DA members to avoid repeating each others' stories and to maintain confidentiality about how we know each other, when we're in non-program settings.

Business Debtors Anonymous (BDA): For business owners and other self-employed professionals and creatives — as well as employed Debtors Anonymous members who work for fees, commissions, salaries, and / or wages — there are meetings and support resources focused on debting at work and in business. We call these meetings Business Debtors Anonymous or BDA. DA and BDA, together, are one 12-Step recovery program.

To support you in leaping into your recovery, we suggest the following resources, which are immediately available to you:

If you're not sure you're in the right place, you might want to visit DA's 15 Question web page "Is DA for You?," which is here:

<https://debtorsanonymous.org/getting-started/is-da-for-you/>

To request and receive free DA and BDA conference-approved literature, visit:

<https://www.helpfordebtors.org/free-da-and-bda-literature/>

To find BDA meetings who are especially welcoming to newcomers, please visit:

<https://www.helpfordebtors.org/bda-meetings/>

To find all BDA meetings on the international Debtors Anonymous website, please sort the following page for "Business Owner (BDA)":

<https://debtorsanonymous.org/meetings/>

To find regularly scheduled DA and BDA recovery events, like Visioning Conferences and Business Planning Conferences, usually on zoom on Sundays, please visit:

<https://www.helpfordebtors.org/bda-online-events/>

If you are ready to leap into the Steps and to immerse yourself in the DA and BDA program, we suggest the BDA Solvency Immersion Conference, always on zoom on Saturdays, please visit:

<https://www.bdaworkshops.org/>

**Introducing
Debtors
Anonymous
(and BDA too)**

Problems with money and debt? DA and BDA can help.



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This outreach brochure has been developed and shared by members of BDA Help for Debtors (registered group # 7720). If you would like more copies, please let us know via bdahelpfordebtors@gmail.com.

SOLVENCY

First and most important, we suggest that newcomers stop incurring any new unsecured debt, one day at a time. Unsecured debt is any debt not backed up by some form of collateral, such as a house or a car. Although refraining from compulsive debting may be difficult and painful at first, it establishes a solid foundation for our recovery.

The best help we can give to newcomers, related to solvency, is to let them know how important our own solvency is to us, along with the lengths we're willing to go to avoid incurring new unsecured debt. It's been said that "relapse is not a requirement of recovery" and "we just don't debt, no matter what, one day at a time." If we've placed that level of importance and priority on our own solvency, we will share that prioritization at our meetings, with our sponsees, and in our service to our fellow debtors. That's the message of DA and BDA in action.

For the newcomer to DA, we suggest attending many different meetings, including long-distance meetings via zoom, and listening for members who are successfully maintaining solvency. Then asking them for help.

Find a meeting:

<https://debtorsanonymous.org/meetings/>

En español:

<http://debtorsanonymous.org/en-espanol/>

Request free conference-approved literature:

<https://www.bdahelpford debtors.org/>

BDA Solvency Immersion Conference:

<https://www.bdaworkshops.org/>

STEPS

Second, we cannot overemphasize the importance of our own Step work, along with the lengths we're willing to go to gain freedom from debt and from the hopelessness it brought with it. Ironically, debting provided us with relief — or at least we thought it did — from our feelings of despair, confusion, chaos, fear, worry, resentment, isolation, jealousy, envy, denial, dishonesty, lack of faith, and negative self-worth. Then debting created all new problems.

Solvency and recovery through the Twelve Steps give us freedom from the original problems that led us to debting, freedom from the new problems caused by our debting, and freedom from most of the problems we will experience in our post-debting lives.

As a fellowship, we agree that debting is our problem, the only problem we can solve together, and the Steps are our solution. There are other solutions provided in other environments, but the Steps are the only true solution to be found in DA.

There is a vast difference between attending a few meetings and taking the Steps. We never take the Steps alone. We do the intensive Step work to recover from debting one-on-one with a more experienced solvent volunteer member of the fellowship. We can almost always find someone to take us through the Steps if we're ready and willing.

An excellent place to find the support and encouragement we need to take the Steps is via the BDA Solvency Immersion Conference (bdaworkshops.org). However, we must begin the process of Step One, admitting our powerlessness over debt and debting, before anyone can help us to recover.

EVERYTHING ELSE ...

Once we reach Step Twelve, having had a new and recent spiritual awakening, there is usually an internal drive and inspiration to carry the message of the program and Fellowship which have saved and improved our lives, which have freed us from insanity. Having received so many gifts of our own recovery, we want nothing more than to help others find those same gifts.

At the same time, our own recovery continues to expand and to amaze us through the practice of the DA and BDA Tools, twelve of each. Most of us will have begun practicing some of the Tools once we reached Step Three, in which we committed ourselves to the recovery being offered to us. Continuing to grow through the rest of the Steps, we practice the Tools as part of practicing program principles in all our affairs.

For those of us who practice both DA and BDA (see other side of this panel), most of us use the DA Tools to change our spending and to ensure our solvency in our personal lives. We use the BDA Tools to change how we earn money, and to ensure our solvency in both our personal and work lives. We do, indeed, practice these principles in all our affairs.

We also become more generous people, if we allow ourselves to do so. If we go long enough without carrying the message to others, and / or contributing to pay the expenses of those who are carrying the message for us and our fellowship, our risk of relapse increases. Not only are we endangering our solvency, but we're missing one of the greatest gifts the DA program provides for us: the chance to be generous with those who most need what we have to offer.