



## BDA Help for Debtors

**“Help For Debtors”  
Radio Public Service Announcement**

Dear Public Service Director,

Most entrepreneurs and business owners embark on new ventures with the best of intentions. Particularly in these challenging times, many people have started businesses in the hopes of creating gainful employment for themselves and workers. However, certain experiences and behaviors can cause someone to become a compulsively debting business owner, including: not having a business plan; confusing personal finances with business finances; under valuing and under pricing goods and services; not knowing the exact costs of overhead, operating expenses, or profit margins; and not knowing when bills or taxes are due. Yet help and support are available to those who need it.

Business Debtors Anonymous (BDA) is a distinct and dynamic but not separate part of Debtors Anonymous (DA), a 501(c)3 nonprofit organization (EIN: 13-3527412) created to focus on the recovery of members of the fellowship who are business owners. Together, members of BDA support one another in applying the DA principles and tools when owning and running a business. As part of DA, the only requirement for membership is a desire to stop incurring unsecured debt. This applies to both personal and professional debt.

In modern times, BDA membership includes not only business owners, but also independent contractors and the self-employed. Some BDA members are retired, are on fixed incomes for other reasons, and are working to develop multiple streams of income, some active income streams and some passive. Last but not least, BDA is home to countless members who have an idea or an inspiration for a business or to be a business owner and are growing spiritually as they prepare to take new actions in pursuit of their visions. BDA offers its members guidance in doing business without debting.

We hope that you will help inform your audience about the serious issue of unsecured debt by airing the new PSA **“Help For Debtors” (:30)**. This PSA demonstrates how BDA, through their 12-step program, provides support to business owners and entrepreneurs who are drowning in debt, helping them to live life without incurring new unsecured debt. The PSA also encourages listeners to visit [HelpForDebtors.org](http://HelpForDebtors.org) for more information. We hope that you will air this PSA, which has **no end date for use**, as soon and as often as possible.

For any questions or additional information, please visit our website via [helpfordebtors.org](http://helpfordebtors.org) (email: [bдахelpfordebtors@gmail.com](mailto:bдахelpfordebtors@gmail.com)).

Thank you for your support.

BDA Help for Debtors  
(a service resource for Business Debtors Anonymous)



# ***RADIO PSA***

**TITLE:** "Help For Debtors"  
**CLIENT:** BDA Help for Debtors  
**TIME:** :30

## **" Help For Debtors" (:30)**

### **MUSIC UP AND UNDER**

**NARRATOR V/O:** MANY BUSINESS OWNERS AND ENTREPRENEURS TODAY ARE DROWNING IN UNSECURED DEBT AND JUST CAN'T STOP INCURRING MORE. BUSINESS DEBTORS ANONYMOUS IS A 12-STEP RECOVERY PROGRAM WHERE YOU WILL RECEIVE SUPPORT FOR DOING BUSINESS AND LIVING LIFE WITHOUT INCURRING NEW UNSECURED DEBT. BUSINESS DEBTORS ANONYMOUS OFFERS MEETINGS EVERY DAY... WHERE MEMBERS SUPPORT ONE ANOTHER TO HELP THEM STOP INCURRING NEW UNSECURED DEBT. YOU'RE NOT ALONE. VISIT "HELP FOR DEBTORS DOT ORG." THAT'S "HELP FOR DEBTORS DOT ORG."

### **FADE SOUND OUT**