**Debtors Anonymous ‘Carrying the Message’ Phone Meeting Format**

**Tuesday 8pm- 9pm GMT**

**Dial in for UK: 0330 777 1307  
Participants Access Code 246 7128**

**Opening**  
  
Good evening everyone. My name is\_\_\_\_\_\_, I am your secretary for this meeting.

Welcome to Debtors Anonymous ‘Carrying the Message’ meeting. For all who wish to, please join me in saying the serenity prayer.

"God, grant me the serenity,

To accept the things I cannot change,

Courage to change the things I can

and wisdom to know the difference.”

Please be aware of any background noise from your location and stay muted when you are not sharing. Press \* 6 to mute and unmute your phone, press it once then wait for the line to say it is ‘muted’ so you know it has worked, if you don’t hear that, press it again. Or you use the mute function on your phone. I will now take a moment to mute the meeting:

**Welcome to Debtors Anonymous**

Debtors Anonymous offers hope for people whose use of unsecured debt causes problems and suffering. We come to learn that compulsive debting is a spiritual problem with a spiritual solution, and we find relief by working the D.A. recovery program based on the Twelve-Step principles.

The only requirement for membership is a desire to stop incurring unsecured debt. Even if members are not in debt, they are welcome in D.A. Our Fellowship is supported solely through contributions made by members; there are no dues or fees.

Debtors Anonymous is not affiliated with any financial, legal, political, or religious entities, and we avoid controversy by not discussing outside issues. By sharing our experience, strength, and hope, and by carrying the message to those who still suffer, we find joy, clarity, and serenity as we recover together.

You may wish to open the ‘reading document’ which is available on the DA U.K. website under ‘more details’ for this meeting. This will enable you to follow along and to join in with the readings if you want to be of service in this way.

**Welcome to Newcomers**  
  
Are there any newcomers who would like to introduce themselves (by first name only) so you can be specially welcomed? Please press \* six to unmute yourself.

*If there are newcomers in the room then read section 4; if not skip to section 5.*

**A Word to Newcomers**

If you are having problems with money and debt and think you may be a compulsive debtor, you have come to the right place. Debtors Anonymous can help you. We offer face-to-face, telephone, and internet meetings, and we suggest attending at least six meetings to have an opportunity to identify with the speakers and become familiar with D.A. before deciding whether or not this program is for you. If you identify with some or all aspects of compulsive debting, we hope you will join us on the path of recovery and find the peace, joy, and love that we have found in Debtors Anonymous.

**Readings**

Who would be willing to read the Twelve Steps?

**12 Steps of Debtors Anonymous**

1. We admitted we were powerless over debt—that our lives had become unmanageable.

2. Came to believe that a Power greater than ourselves could restore us to sanity.

3. Made a decision to turn our will and our lives over to the care of God as we understood Him.

4. Made a searching and fearless moral inventory of ourselves.

5. Admitted to God, to ourselves, and to another human being the exact nature of our wrongs.

6. Were entirely ready to have God remove all these defects of character.

7. Humbly asked Him to remove our shortcomings.

8. Made a list of all persons we had harmed and became willing to make amends to them all.

9. Made direct amends to such people wherever possible, except when to do so would injure them or others.

10. Continued to take personal inventory and when we were wrong promptly admitted it.

11. Sought through prayer and meditation to improve our conscious contact with God as we understood Him, praying only for knowledge of His will for us and the power to carry that out.

12. Having had a spiritual awakening as the result of these steps, we tried to carry this message to compulsive debtors, and to practice these principles in all our affairs.

Would someone like to read the 12 signs of compulsive debting please?

**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 and others, and failing to return them.

3. Poor saving habits. Not planning for taxes, retirement or other not recurring but predictable items, and then 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 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 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 serious financial trouble, that there will always be someone you can turn to.

Would someone be willing to read the 12 Tools of debtors anonymous please?

**The Twelve Tools of Debtors Anonymous**

Recovery from compulsive debting begins when we stop incurring 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.) We attain a daily reprieve from compulsive debting by practicing the Twelve Steps and by using the following Tools.

**1. Meetings**

We attend meetings at which we share our experience, strength, and hope with one another. Unless we give to newcomers what we have received from D.A., we cannot keep it ourselves.

**2. Record Maintenance**

We maintain records of our daily income and expenses, of our savings, and of the retirement of any portions of our outstanding debts.

**3. Sponsorship**

We have found it essential to our recovery to have a sponsor and to be a sponsor. A sponsor is a recovering debtor who guides us through the Twelve Steps and shares his or her own experience, strength, and recovery.

**4. Pressure Relief Groups and Pressure Relief Meetings**

After we have gained some familiarity with the D.A. program, we organize Pressure Relief Groups consisting of ourselves and two other recovering debtors who have not incurred unsecured debt for at least 90 days and who usually have more experience in the program. The group meets in a series of Pressure Relief Meetings to review our financial situation. These meetings typically result in the formulation of a spending plan and an action plan.

**5. Spending Plan**

The spending plan puts our needs first and gives us clarity and balance to live within our means. It includes categories for income, spending, debt payment, and savings. The income category helps us determine our resources and focus on increasing our income, if needed. The debt payment category guides us in making realistic payment arrangements without depriving ourselves. The savings category helps us build cash reserves, however humble, and can include savings for a prudent reserve, retirement, and special purchases.

**6. Action Plan**

With the help of our Pressure Relief Group, we develop a list of specific actions for resolving our debts, improving our financial situation, and achieving our goals without incurring unsecured debt.

**7. The Telephone and the Internet**

We maintain frequent contact with other D.A. members by using the telephone, email, and other forms of communication. We make a point of talking to other D.A. members before and after taking difficult steps in our recovery.

**8. D.A. and A.A. Literature**

We study the literature of Debtors Anonymous and of Alcoholics Anonymous to strengthen our understanding of compulsive disease and of recovery from compulsive debting.

**9. Awareness**

We maintain awareness of the danger of compulsive debt by taking note of bank, loancompany, and credit card advertising and their effects on us. We also remain aware of our personal finances in order to avoid vagueness, which can lead to compulsive debting or spending.

**10. Business Meetings**

We attend business meetings that are held monthly. Many of us have long harbored feelings that “business” was not a part of our lives but for others more qualified. Yet participation in running our own program teaches us how our organization operates, and also helps us to become responsible for our own recovery.

**11. Service**

We perform service at every level: personal, meeting, Intergroup, and World Service. Service is vital to our recovery. Only through service can we give to others what so generously has been given to us.

**12. Anonymity**

We practice anonymity, which allows us freedom of expression by assuring us that what we say at meetings or to other DA members at any time will not be repeated.

(**6. Meeting format** for 10 minutes)

This week we are on ……………

Week 1- Chair

Week 2- Chair (with focus on the Tool of the month)

Week 3- Chair

Week 4- Ways and Means

Week 5- Visions pamphlet

To best facilitate sharing, we need a timekeeper. Who would be willing to do that service?

**Sharing**

In this meeting we have 3 minute timed shares with a one-minute warning at two minutes. Please acknowledge [*Timekeeper name*] by saying “Thank you” and at three minutes you may wrap up your share.

When sharing, please be mindful to keep your focus on DA issues. Please be aware of any background noise from your location and stay muted when you are not sharing. Using the \*6 function, or the mute function on your phone. When you share, please tell us your name, and if you’re comfortable, your location. This helps to facilitate connection and outreach. We do not engage in cross talk, which we define as interrupting or directly addressing another speaker. After everyone has shared, if time permits, second shares will be allowed. If you find you can’t unmute yourself, try hanging up and calling in again.

The meeting is now open for sharing. Who would like to begin?

Sharing continues until 8.50 (or 8.45 on the last Tuesday of the month for a business meeting-5 Mins)

That’s all the time we have for sharing.

Any DA related announcements?

**Announce -** ‘Newcomers, you are welcome to stay on the line at the end of the meeting to ask any questions’

Available service positions?

Co-secretary- Penny and VACANT

Chair Finder- Sophie

GSR- Nic

Newcomer greeters-Francis

Treasurer- Stuart

In the program of Debtors Anonymous, we come together to share our journey in recovering from compulsive debting. There is hope. In working D.A.’s Twelve Steps, we have developed new ways of living. When we work D.A.’s Twelve Steps and use D.A.’s Tools, we begin to receive certain gifts of the program.

Would someone like to read the Promises of DA ?

**Promises of DA**

1. Where once we felt despair, we will experience a newfound hope.

2. Clarity will replace vagueness. Confidence and intuition will replace confusion and chaos. We will live engaged lives, make decisions that best meet our needs, and become the people we were meant to be.

3. We will live within our means, yet our means will not define us.

4. We will begin to live a prosperous life, unencumbered by fear, worry, resentment or debt.

5. We will realize that we are enough; we will value ourselves and our contributions.

6. Isolation will give way to fellowship; faith will replace fear.

7. We will recognize that there is enough; our resources will be generous and we will share them with others and with DA.

8. We will cease to compare ourselves to others; jealousy and envy will fade.

9. Acceptance and Gratitude will replace regret, self pity and longing.

10. We will no longer fear the truth; we will move from hiding in denial to living in reality.

11. Honesty will guide our actions towards a rich life filled with meaning and purpose.

12. We will recognize a Power Greater than ourselves as the source of our abundance. We will ask for help and guidance and have faith that it will come.

All this and more is possible. When we work this program with integrity and to the best of our ability, one day at a time, a life of prosperity and serenity will be ours.

DA has no dues or fees. We are self-supporting through our own contributions. DA UK intergroup is funded largely through donations from DA groups. To help support this meeting and DA as a whole, please contact the DA UK intergroup line on 0207 1177 533 or email help@[debtorsanonymous.org.uk](http://debtorsanonymous.org.uk) for guidance on how to give.

**Phone number Exchange:**

Tool 7 in DA is using The Telephone and the Internet:

(Read if time) we maintain frequent contact with other D.A. members by using the telephone, email, and other forms of communication. We make a point of talking to other D.A. members before and after taking difficult steps in our recovery.

If you would like to offer your phone number to receive member calls, or if you would like to ask for another member’s phone number, please announce their name or your name now – then stay on the line after we close the meeting for the exchange of phone numbers. (secretary to make a note of the names)

**Gratitude:**

Now we will briefly go around the room to share **one** thing we are grateful for. Who would like to start?

**Closing:**

Thanks everyone for your participation. Thanks \_\_\_\_\_\_\_ for doing the timing, and to \_\_\_\_\_ for giving the readings, and \_\_\_\_\_\_ for sharing.

In closing, we would like to remind you that in Debtors Anonymous we practice Tradition Twelve, which is the principle of anonymity. This assures us the freedom to express ourselves at meetings and in private conversations without fear that our comments will be repeated. We keep what is shared at meetings confidential. As we work the Steps and practice D.A.'s Traditions and Concepts, we are reminded that recovery is possible and that we are all here for a common purpose-to recover from compulsive debting one day at a time.

Would all who wish to, please join me in the serenity prayer, please press \*6 to unmute your phone.

"God, grant me the serenity, to accept the things I cannot change, courage to change the things I can and wisdom to know the difference.”

Thank you everyone. We will now have the number exchange; newcomers please stay on the line if you have any questions for our newcomer greeter

**Number Exchange**

Read out the names you’ve noted and ask for them for their numbers

**Newcomers Time -** hand over to the newcomer greeter