

Debtors Anonymous Preamble

Debtors Anonymous (D.A.) is a fellowship of men and women who share their experience, strength and hope with one another that they may solve their common problem and help others recover from compulsive debting. The only requirement for membership in Debtors Anonymous is a desire to stop incurring unsecured debt. There are no dues or fees for D.A. membership; we are self-supporting through our own contributions. D.A. is not allied with any sect, denomination, politics, organization or institution; does not wish to engage in any controversy; neither endorses nor opposes any causes. Our primary purpose is to stop debting one day at a time and to help other compulsive debtors to stop incurring unsecured debt.

—The Preamble of Debtors Anonymous.
Reprinted with permission, as group #57800, from
Debtors Anonymous General Service Board, Inc. ©2003.

If you are having problems with money and debt and think that you may be a compulsive debtor, the program of Debtors Anonymous can help you. We hope you will find the friendship and understanding we have been privileged to enjoy. No situation is hopeless. We too were lonely and frustrated, but in D.A. we have found a solution which leads to solvency and serenity.

The program of Debtors Anonymous is based on the suggested Twelve Steps of Alcoholics Anonymous, which we try one day at a time to apply to our lives.

—excerpt from the pamphlet, *Debtors Anonymous*.
Reprinted with permission, as group #57800, from
Debtors Anonymous General Service Board, Inc. ©2003.

This pamphlet is published locally by Oregon D.A. Intergroup (D.A. Intergroup Northwest), P.O. Box 323, Portland, OR 97207-0323 and contains only World Service Conference-approved literature.

For more information call 503-235-0638 or email
daintergroupnw@yahoo.com.

For more local information, visit www.oregondebtorsanonymous.org

This pamphlet may be photocopied.
Revised/reprinted September 22, 2015

Note to other Oregon cities and Vancouver, WA: If you would like to start a meeting in your area or you are a lone debtor needing support, please email Oregon D.A. Intergroup at daintergroupnw@yahoo.com

Debtors Anonymous Meeting Schedule

www.oregondebtorsanonymous.org

Voice mail: 503-235-0638

e-mail: daintergroupnw@yahoo.com

Please note that some groups do not meet on major holidays

Portland

Monday

BDA (Business Debtors Anonymous) 7:00-8:00 pm. Good Samaritan Hospital, Wilcox Building, Room A, 1040 NW, 22nd Ave. (Use North entrance of the Wilcox Building.)

Tuesday

Sellwood Cash and Carry 7:00 - 8:30 pm. Colonial Heights Presbyterian Church. 2828 SE Stephens Street. Portland, OR. (Located between Hawthorne [bus #14] and Division St. [Bus #4])

Thursday

Relationships and Money 7:00 - 8:15 pm. Immanuel Lutheran Church, 7810 SE 15th, (In Library in church annex) corner of 15th and Bidwell (5 blocks north of Tacoma) in Sellwood.

Friday

Eastside Newcomers Step Study 5:00 – 6:00 pm. Volunteers of America/InAct, 10564 SE Washington Street, Portland (in Plaza 205 shopping area). Group Room 6.

The Promises 7:00 - 8:30 pm. Friends Meeting House, 4312 SE Stark St. Portland, OR. (Meeting is upstairs in room 203.)

Saturday

Step Study 1:00 – 2:00 pm. Alano Club, 909 NW 24th at Kearney, 2nd Floor, Board Room.

Sunday

Time and Money D.A. Newcomers Meeting 3:30 - 4:00 pm. Focus on Newcomers. 4:00 - 5:00 pm. Regular meeting. Alano Club, 909 NW 24th Ave, Portland, OR. (NW 24th and Kearney, Study Room, 2nd floor.)

Eugene, Oregon

Life After Debt. Tuesday 5:30 – 6:30 pm. Central Presbyterian Church, 555 E. 15th Avenue, Room 121A Eugene, OR. 97402 (For info, call 541-684-4963.)

Thursday Noon – 1:00 pm. McNail-Riley House, 601 West 12th Ave (across the street from the Lane County Fairground), Eugene, OR 97402. (For information, call 541-684-4963.)

Salem, Oregon

Saturday Noon DA. 12:00 pm - 1:00 pm. Ike Box Café, Red Room, 299 Cottage St NE, Salem, OR 97301 (For information, call 503-409-4754.)

Having Trouble with Money or Debt?

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.

—continued inside

Debtors Anonymous

A program of recovery from compulsive debting, spending, and underearning based on the suggested

Twelve Steps of
Alcoholics Anonymous

**Meeting list and
general information
for newcomers**

Signs of Compulsive Debting (continued)

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.

Reprinted with permission, as group #57800, from Debtors Anonymous General Service Board, Inc.

The Twelve 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.

Reprinted with permission, as group #57800, from Debtors Anonymous General Service Board, Inc.

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 in our spending. It includes categories for income, spending, debt payment and savings (to help us build cash reserves, however humble). The income plan helps us focus on increasing our income. The debt payment category guides us in making realistic payment

arrangements without depriving ourselves. Savings can include 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, e-mail, 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, loan company 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.

Reprinted with permission, as group #57800, from Debtors Anonymous General Service Board, Inc. © 2005/REV. 2013.

More D.A. literature is available from the Debtors Anonymous General Service Office, Box 920888, Needham, MA 02492-0009, 781-453-2743. In the U.S. 800-421-2383. Visit the D.A. website at www.debtorsanonymous.org.