

# *StepSponsorDA*

## **Topic 22: Communicating with Creditors and Debt Repayment**

*[These are pages from the 'GreenBack Book Study Guide to Existing D.A. Literature. 2019 edition']*

**READ ALOUD DA Pamphlet “Communicating with Creditors & Debt Repayment”, as it applies to Steps 8 & 9**

**RE-READ IF TIME:** These re-reads are a few pages that will really help you as you form your realistic debt repayment plan

**Re-read ALOUD Steps 6 & 7 AA BB pp 75:3-76:1-3 *Pray the Prayers***

**Re-read ALOUD Amends Step 8-9 (pp 76:3, 78:2 -3, & 79:0-1) in the AA Big Book**

***Note references to money and debt. Pray the prayers (the “ask God's”)***

**AA BB pp 76:3, 79:1, 80:1&4, p 82:1, p 83:1-2, p 83:4-84:0**

**Re-read ALOUD DA Pamphlet: “The Twelve Steps of DA” Pamphlet Steps 8 & 9**

**Re-read ALOUD DA book, *The 12 Steps, 12 Traditions & 12 Concepts of Debtors Anonymous*: Steps 8 & 9**

**WITH YOUR PARTNER, FOLLOW THE DIRECTIONS, SET PRGS AND FORM YOUR PLANS:**

**Spending Plan – after your first PRG, try your best to draft and follow a basic spending plan. Look to see, after basic expenses are met, what amount is left over, or discretionary? Observe what amount might be available for prudent reserve, some 'wants' as well as for debt repayment.**

**Steps 6 & 7 – after PRG's, we are able to make truthful, do-able plans when we take steps 6 & 7 in prayer and have the character defects of dishonesty, fear, selfishness and self-seeking grandiosity, removed by our Higher Power. (AA BB pp 75:3-76:1-3, DA BOOK *The 12 Steps, 12 Traditions and 12 Concepts of Debtors Anonymous* p 33)**

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**Amends – note that these DA TOOLS correspond with the principles of the amends Steps 8 & 9. We are mending our relationship with money as we form and follow a spending plan and make realistic action plans and commitments to retire our past debt. Note what it says about the Amends List (AA BB p 76:3) and owing money in the AA BB p 78:2. We make the best deal possible. The prayers for strength and willingness found in the AA Big Book will apply to financial amends. AA BB p 76:3. p 79:1, p 80:1&4, p 82:1, p 83:1**

**Plans = Amends – forming, committing to and following realistic action plans and financial plans are our amends to our fellow humans, especially creditors: The tools of DA are simply ways of applying the spiritual STEPS directly to our number and finances. These DA tools and steps 8 & 9 correspond.**

**Steps 8 – NOTE that a Spending Plan is a form of Step 8; a list of allocations for my money that allows me to take care of myself and mend my relationship with money. As with all amends we become willing in prayer. Although we are using numbers instead of words, committing to a realistic spending plan and realistic debt repayment plan is a form of Step 8 (making the creditor list, then reviewing our Spending, Action and Debt Repayment Plans and taking those to prayer for willingness AA BB p 76:3)**

**If you get stuck, REREAD those Step 8 pages in the DA 12 Step pamphlet and DA Book The 12 Steps, 12 Traditions and 12 Concepts of Debtors Anonymous. Pray the "Asks" and keep reaching out to DA members for support as directed.**

**Step 9 - (making direct amends by debt repayment.) The prayers for strength and willingness to follow reviewing our Spending, Action and Debt Repayment Plans are found in the AA Big Book and will apply to financial amends. AA BB p 79:1, p 80:1&4, p 82:1, p 83:1-2**

**PRG – Set up and have at least one or more additional Pressure Relief meetings to formulate and implement a Debt Repayment Plan and Action plan.**

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**Debt Moratorium – if current income is not sufficient to include an amount for debt repayment in your spending plan, Action items on your Action Plan may include contacting your creditors for a debt payment moratorium period and/or formulation an income plan.**

**PRG - When We Have More – If we have a “windfall,” i.e., a bonus, gift, inheritance or tax refund, etc., it is tempting to pay down all debt balances in one “fell swoop.” This may not always be in our best interest. So, we keep praying, having PRGs, speaking with other debtors and allocating funds to prudent reserve, emergency fund, savings, entertainment/fun, other discretionary categories and retirement AS WELL AS debt repayment.**

**PRG - When We Have Less – If we have a loss circumstance, i.e., layoff, hours cut, disability, etc., again, we pray, have PRGs, speak with other debtors and adjust our spending plans. We stay in communication with creditors if adjustments or changes in payment amounts are needed.**

**Debt repayment plan. Once a spending plan is formed, and we can see that we do have the means to make debt payments, we make a debt repayment plan. We may list each creditor and allocate the amounts we can realistically afford to pay. We may need more than one PRG to determine what is truly affordable for debt repayment. This is a DA form of a Step 8 list. As with all amends we become willing in prayer: AA BB p 76:3. The prayers for strength and willingness found in the AA Big Book will apply to financial amends: AA BB p 79:1, p 80:1&4, p 82:1, p 83:1-2**

**Tool of the Telephone – DA publishes a “tool” pamphlet: “The Telephone & Internet”. It is suggested we use this tool to “bookend” calling a DA member before & after taking challenging steps in our recovery, like calling a creditor to negotiate a plan or take a moratorium. We may pray with that DA member before the call for honesty, willingness and courage, and after give a prayer of gratitude.**

**Communication with Creditors. We can begin communicating with creditors with accurate information about what payment amounts to**

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which we will commit. Our experience is that it works best to pray first, bookend on the phone, or even have a DA member in the room with us as we talk with creditors, so that we are supported in keeping our boundaries. This is a form of Step 9. The prayers for strength and willingness found in the AA Big Book will apply to financial amends:

AA BB p 79:1, p 80:1&4, p 82:1, p 83:1-2

Also review DA Book The 12 Steps, 12 Traditions and 12 Concepts of Debtors Anonymous: p 39:3, p 40:1. Face the fear as we did in Step 4. (AA BB p 68)

Review DA Book The 12 Steps, 12 Traditions and 12 Concepts of Debtors Anonymous: p 40:2-p 41:0 and pp 43:4-44:1

**Debt repayment -- When we make our payments as arranged this is also a form of Step 9.**

**Financial Amends – We no longer move through the world like a hurricane, uprooting, trashing and creating financial chaos for all on our paths. We begin to live by planning instead of impulse, strengthened and guided by our Higher Power. This enables us to see God's will for us, to use our money for self-care, and to mature. We become more and more independent and less and less burdensome to all in our world! The best DA amends we can make to anyone and everyone is to stay spiritually awake and realistically plan financially so that we no longer default or need that periodic “bailout!” The prayers, again, for strength and willingness found in the AA Big Book will apply to financial amends: AA BB p 79:1, p 80:1&4, p 82:1, p 83:1-2**

***The fundamental difference in this program from others we have tried IS the spiritual component.***

**In the past we may have tried to help ourselves with books and budgets. (SELF HELP, which will help those with a “moderate” bad habit)**

**We may have tried counselors, therapists or budget buddies (HUMAN HELP, which will help those with a “hard” bad habit)**

**But in the spiritual 12 Step Program of Debtors Anonymous, we find the missing piece we were looking for - a GOD HELP program. For we have**

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**an addictive compulsion, which is healed through God's Help and God's Power in fellowship.**

**HAVE ADDITIONAL PRM's (at least quarterly or more frequently if needed) as part of our financial step 10; continue to take inventory and as spending adjustments are needed, make them promptly. We continually tweak our spending plans and look to see what is affordable for needs, wants, savings, prudent reserve, and debt repayment.**

**RE-READ the Step 9 promises! AA BB p 83:4-84:0 and the 12 Promises of DA**

### **ACTIONS**

**HAVE ADDITIONAL PRESSURE RELIEF MEETINGS (PRM's). Afterward, TAKE STEPS 6, 7, & 8.**

**AS FEELINGS AND FEARS MAY COME UP, REVISIT THE STEPS 4-7 USE PRAYER AND BOOK ENDING PHONE CALLS TO GAIN SUPPORT IN FOLLOWING THROUGH WITH YOUR PRESSURE RELIEF MEETING**

**AFTER YOUR PRG MEETS AND AFTER Step 6 & 7 PRAYER TIME, REVISE YOUR SPENDING PLAN, AS NEEDED, AND REVIEW YOUR DEBT REPAYMENT PLAN. PRAY the 8-9 STEP PRAYERS (BB p 79:1) (BB p 80:1&4) (BB p 82:1) (BB p 83:1-2)**

**NOTE PRIORITIES AND REVIEW YOUR SPENDING FOR SELF CARE, AND TO BE SURE YOUR NEEDS ARE MET.**

**LOOK FOR DISCRETIONARY FUNDS AND REVIEW YOUR DEBT PAYMENT PLAN.**

**BUSINESS DEBTORS: If you are self-employed or own a business, FINISH two or more separate sets of spending/income records: one for personal and one for each business endeavor. If possible, try to find a business owner to participate in your PRMs.**

**ACTIONS carried over from the previous session**

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**REVIEW** the Action List from the previous session. Be current with that before going on to this week's Action List. *It is absolutely OK, really advisable to pick up where you left off.*

## **PRAYER CARDS**

On individual 3x5 cards, put each of the 3 daily prayers; consider making several sets, One set for by the bed, one for your wallet, your desk, vanity mirror, car or other place you frequently look.

Add the resentment, fear and harms prayers to your prayer cards.

Add the 6th Step Prayer for willingness and the 7th Step prayer of AA/DA for the character defects to be removed to your prayer cards.

Add the Step 8 & 9 prayers for willingness to make amends to all persons harmed

Add the 10th Step Daily Prayers to your cards.

Add the 11th Step Prayers to your cards.

## **DAILY**

One Day at a Time Abstain from New Unsecured Debt (consider setting a date for your last unsecured debt or your DA Birthday).

Call a DA member. Ask for support maintaining your DA program work, especially 4th step writing.

Read from a piece of DA or AA Literature.

Answer the study questions as indicated.

Keep a spending record as you spend.

Every morning: Pray for willingness to work your DA program.

Pray the Serenity Prayer.

Pray BOTH the Third Step Prayers, AA's p 63 and DA's p 19.

Pray the resentment, fear and harms prayers as needed, as they apply.

Pray the 6th Step Prayer for willingness.

Pray both 7th Step prayers for the character defects to be removed (AA BB p 76:2; DA Book The 12 Steps, 12 Traditions and 12 Concepts of Debtors Anonymous p 33).

Pray for willingness to make amends to all those you have harmed (AA BB p 76:3). As you make ongoing amends, keep Praying the STEP 9

PRAYERS IN THE AA BB: (BB p 79:1) (BB p 80:1 & 4) (BB p 82:1) (BB p 83:1).

Read pp 86-88 in the AA Big Book every morning.

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**Pray the 11th Step prayers every morning BB pp 86-88.**

**Pray these all through the day and consider carrying your prayer cards with you.**

**Take Step 10 inventory before bed on a nightly basis**

**Continue meditation with your morning prayer time.**

**CONTINUE TO REVIEW YOUR 8th STEP AMENDS LIST**

**ADD OTHER AMENDS TO THIS LIST AS THEY COME UP**

**PRAY FOR WILLINGNESS TO MAKE AMENDS TO THEM ALL**

***CONTINUE MAKING AMENDS FROM YOUR STEP LIST***

**CONTINUE NIGHTLY 10th STEP WORK BY READING AA BB p 84:2 OR 86:1**

**Meditation - try for 5-20 minutes but start at 1 minute if that is your best. Try to add meditation minutes each day until you are regularly at 20 min per day.**

**Spend some time on the READINGS in this study each day as you can, at least 15-20 min or more. *Let whatever amount of time you have be good enough. Keep coming back.***

## **WEEKLY**

- Attend at least one solution-oriented DA meeting - listen for the DA concepts
  - At your meeting, share only solutions and only if you have experience doing the work of the meeting topic. If you do not have a solution to share, listen for program-working members of your meetings and ask for their phone numbers or email addresses.
  - CALL your DA sponsor or DA phone study partner or other DA member.
  - Ask for support maintaining your DA program work and **following through on your action plans.**
  - Share in meetings your availability for sponsorship, phone calls.
  - If you have a sponsee or temporary sponsee, take them through the DA/AA literature.
  - Consider using the latest edition of this study guide.
  - ASK at your meeting, for 2 members to be part of your **regular PRG.**
  - **Weekly or monthly, take your entries from your daily spending record and compile them into categories. Look at these against your spending plan.**
  - **ALLOCATE CONTRIBUTIONS:** in your Spending Plan, make a line item for donations, especially 7th tradition donations to your DA meetings, inter-group & world service office. If your means are limited, start with a penny and a prayer, and ask your Higher Power what you can contribute, one day at a time. The
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**experience of contribution is a powerful tool of recovery that shifts consciousness out of poverty into abundance.**

- **PLAN** Ongoing PRG's for yourself to continue refining your spending and action plans and beginning to see what amount could be a realistic allocation for debt retirement.

At Meetings carry this message:

**DO** At your DA meeting, commit to sharing the solution: your experience, your strength and your hope as to how you stay abstinent, work the steps, use prayer and meditation to expand your spirituality, use the tools and maintain your recovery, **AND WHY** all of that is beneficial.

**DON'T** At your DA meeting, refrain from venting, confessing what you are not doing or sharing on outside issues. If you have an addiction other than compulsive debting, if you are not abstinent, or are not living the steps, refrain from rationalizing or sharing excuses why you are not doing the DA program. Save that for one-on-one phone calls to your sponsor or other trusted member of your DA posse. Also, even if others share confessions, **YOU** avoid commiseration.. If you have no solution to share, just gently listen in meetings, absorb the DA concepts and ask briefly for specific help and prayers at the meeting's end.

Carry this message to the meeting and save the mess for your sponsor.

Celebrate anniversaries of length of abstinence. Only pick up birthday chips for amount of time abstinent from incurring new unsecured debt.

At meetings state your availability for phone calls, PRG's and sponsorship

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## **NEXT TOPIC:**

### **Topic 23: Spirituality and Visions Going Forward**

**READ the DA Spirituality Pamphlet**

**READ the DA Visions Pamphlet.**

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