

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.

—excerpt from the pamphlet, *Debtors Anonymous*, including the revision to the last sentence of the Preamble, passed at the 2003 World Service Conference.

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.

This pamphlet is published locally by D.A. Intergroup Northwest, P.O. Box 323, Portland, OR 97207-0323 and is not World Service Conference-approved literature. For more information call 503-235-0638 or email daintergroupnw@yahoo.com.

This pamphlet may be photocopied.
Revised April 30, 2010

Debtors Anonymous Meeting Schedule

www.oregondebtorsanonymous.org

voice mail: 503-235-0638

email: daintergroupnw@yahoo.com

Please note that some groups do not meet on major holidays

Portland

Monday — No meetings.

Tuesday

Sellwood Cash and Carry 7:00 - 8:30 pm. Sellwood Methodist Church, 1422 SE Tacoma St. at 15th. Parking lot is on 15th. Enter church on Tacoma.

Thursday

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

Friday

MEETING CHANGE: Gateway Newcomers Meeting 6:30 - 6:55 pm. CANCELLED. **Friday Night Newcomers' Welcome Meeting** 7:00 - 8:30 pm. Providence Hospital; NE 47th and Glisan. Park in structure Level C, cross skybridge to Hospital Conference Room #6.

Saturday

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

Sunday

Time and Money D.A. Newcomers Meeting 4:00 – 4:25 pm. **Regular Meeting** 4:30 – 5:30 pm. Alano Club, 909 NW 24th at Kearney, The Study, 2nd Floor.

Salem — no meetings

Albany / Corvallis — no meetings. Contact 541-760-4138.

Eugene

Tuesday 5:30 – 6:30 pm. **NEW LOCATION.** First United Methodist Church, 1376 Olive St., Eugene. Meeting is in the Parlor Room. Call (541) 521-9912 for information.

Wednesday 7:00 – 8:00 pm. **MEETING DISBANDED.**

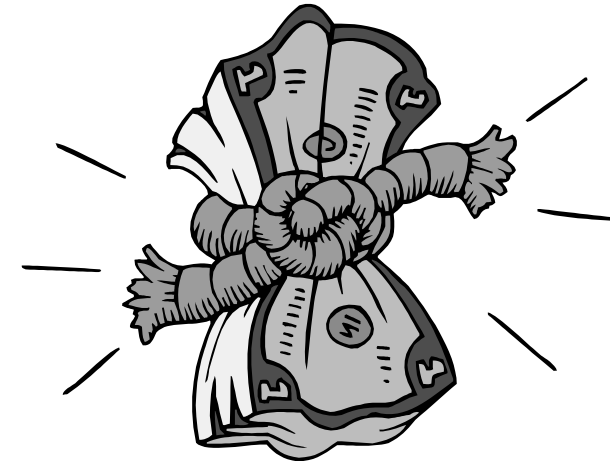
Friday Noon. NOW MEETING EVERY FRIDAY. *Business Debtors Anonymous* (BDA) and regular DA. Living Hope Free Methodist Church. 2801 W. 18th St. Eugene.

Southern Oregon/ Northern California

Grants Pass Contact Tim 541-597-2462.

Thursday - Ashland 6:00 – 7:00 pm. Ashland Presbyterian Church, Siskiyou & Walker (in the Library). Contact Ann 541-482-7069.

Having Trouble with Money or Debt?



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

Notes to Newcomers

Welcome to Debtors Anonymous! Here you can find a new way of living that offers recovery from compulsive debting and hope for a healthier, happier, more prosperous life. We suggest that you keep an open mind and attend at least six meetings as soon as possible. If you do not like one meeting, attend another. The important thing is to keep coming back.



Here are some suggestions to help you get started:

- First and foremost, we suggest that you stop incurring any new unsecured debt, one day at a time. Unsecured debt is any debt not backed up by some form of collateral. Although refraining from compulsive debting may be difficult and painful, it establishes a solid foundation for our recovery.
- To gain clarity about how we use money, we record our expenses and our income. A good way to do this is to buy a small notebook or planner that is easy to carry. Throughout each day, we write down everything we spend and any income we receive, no matter how small the amount. Do not be discouraged if you cannot keep perfect records. If you lose track, begin again as soon as you can. We believe in progress, not perfection.
- We recommend purchasing and reading D.A. literature, where you may find useful suggestions and new

insights. We also find it helpful to read these books: *A Currency of Hope*, *Alcoholics Anonymous*, and *The Twelve Steps and Twelve Traditions of Alcoholics Anonymous*. When you read AA literature, we suggest substituting the words *debt* and *debting* for *alcohol* and *drinking*.

- We suggest that you begin by working the Twelve Steps and by practicing the D.A. Tools because we did not arrive overnight at the circumstances that brought us to D.A., so solving our problems has required time and effort. While using the Tools of D.A. provides some relief from compulsive debting, working the Steps leads to recovery.
- We suggest that you work the Twelve Steps in order, preferably with a sponsor or an experienced D.A. member who has worked and continues to work the Steps to the best of his or her ability. For us, true, long-lasting recovery results from a spiritual experience gained by working the Steps.
- We recommend beginning with Step One. The sense of despair or “hitting bottom” we felt when we first came to D.A. was the first step in our recovery. We saw that our own attempts to scheme and manipulate our debts did not work. We admitted that we were powerless over debt. We were ready to ask for help.
- To help you work the program, we suggest asking someone who lives the recovery you want to be your sponsor. Sponsors help us work the 12 Steps,

use the D.A. Tools and carry out our Action Plans.

- After you have recorded your income and expenses for (preferably) 30-45 days, attended at least six meetings, and made a commitment to D.A., we suggest that you ask two members of D.A., (usually a man and a woman) to meet with you in a Pressure Relief Meeting. These two D.A. members should have abstained from incurring unsecured debt for at least 90 days and had two Pressure Relief Meetings, and if possible they should have recovery from issues similar to yours. As the members of your Pressure Relief Group, they will help you review your situation and formulate a Spending Plan and an Action Plan.
- We suggest that you practice the principle of anonymity. Who we see and what we hear at meetings and in private conversations is kept confidential. This principle allows all members the freedom to speak openly and honestly without fear that our words or deeds may be used to harm us. Please respect the anonymity of all D.A. members.

If you decide that D.A. is not for you, keep us in mind for the future. You are always welcome. Debtors Anonymous will be here when you need it.

This essay is Conference-approved material that is reprinted with permission from
Debtors Anonymous General Service Board, Inc.

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.